

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:59 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

EXHIBIT 25
DATE 1/29/13
HB 2

From: Brad Belke [<mailto:b.l.belke@gmail.com>]
Sent: Thursday, January 24, 2013 7:58 AM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Senate Public Health, Welfare and Safety Committee
State Capitol

Commissioner of Securities & Insurance
Montana State Auditor

I am writing to provide testimony on the Insure Montana bill SB-27. I have operated a small business (law office) in Montana for over 30 years and I provide health insurance for myself and my 2 employees, both of whom have worked for me for over 20 years. In 2010 I was paying \$2300 a month for health coverage, in 2011 that amount went to \$2907 and I received notice that the premium for 2012 would be approximately \$3674. I was able to locate a different health care provider with a monthly premium of \$3085. A significant savings over the previous provider but still an enormous amount of my gross income, some \$37,020 annually. My employees and I are all in our 50's and need health care, however, I have was at the point in 2010 where I was going to have to stop providing coverage because of the expense. Fortunately I was eligible to receive assistance from the Insure Montana program and was able to continue to provide health care. I cannot imagine how many small businesses in Montana can provide health benefits to their employees without this program. I believe that not only should the funding for this program continue, I believe that it should be increased. It seems to me that this program assists small business bear most of the cost and is preferable to putting people on public assistance for this care or leaving them without care. Thank you for your consideration of this issue.

Brad L. Belke

On Thu, Jan 24, 2013 at 7:31 AM, Brad Belke <b.l.belke@gmail.com> wrote:
Senate Public Health, Welfare and Safety Committee

On Wed, Jan 23, 2013 at 3:59 PM, <insuremt@mt.gov> wrote:
The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

The Commissioner of Securities & Insurance (State Auditor's Office) budget hearing will be held on Tuesday, January 29th beginning at 8:00 a.m. in room 350 at the State Capitol. Public testimony will be allowed at 11:00 a.m., but could take place earlier. If you do plan to testify, you should plan to arrive well before 11:00 a.m. The agency's budget will be heard by the General Government Appropriations Subcommittee.

If you would like to submit written testimony for either hearing, you can E-mail, fax or mail it to the

Sark, Jill

From: Howard Bouma <howard-bouma@leavitt.com>
Sent: Tuesday, January 08, 2013 6:45 PM
To: Sark, Jill
Cc: Sherry Johnson
Subject: SB-27

Jill, please share me support for SB-27 with our Legislators in Helena. I wish I could be there but will be in Seattle this Friday. I have found the Insure Montana program to be an outstanding run program that has benefited thousands of previously uninsured employees prior. Currently the Insure Mt program provides the much needed incentive and assistance dollars to employers who employ between 2 and no more than 9 qualified employees.

Small businesses throughout the State strongly support the Insure Montana program as well as there employees. I too strongly support the outstanding Montana run Insure Montana program and feel SB-27 is an outstanding bill that should be passed.

Respectfully,

Howard L. Bouma
Northern Montana Insurance Services
PO Box 726
Conrad, MT 59425
howard-bouma@leavitt.com
877-278-3263
406-278-3532 (fax)

This email contains information that may be confidential and proprietary. If you are not the intended recipient, please delete this email and notify me immediately.

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:43 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: Scott Payne [mailto:scott_payne@kirkenr.com]
Sent: Thursday, January 24, 2013 10:36 AM
To: InsureMT Conference Room
Subject: RE: Insure Montana Legislative hearings

Good Morning, Here are two sets of public comment for the two hearings coming up. My testimony is in support of funding Insure Montana program. It's possible I might be able to be there but for now, I cant. Please let me know how critical its is for people to testify in person....sp

Scott Payne
406-842-7224

Please provide this email to Public Health, Welfare, and Safety Committee

Honorable Chairman and Members of the Senate Public Health, Welfare and Safety Committee:

I regret not being able to attend your hearing on January 25th. In lieu of my attendance please accept this written public testimony in strong support of the Insure Montana program. As a small Montana S-corporation of 10 employees, I offer my employees health insurance if they work more than part time. There is no other benefit that I dread more than renewing health insurance each year because of the increasing cost to provide it to my employees. The huge increase in annual insurance cost is only curbed by two means.

First, I have to switch from one carrier to another each year to shop for a better deal. If not for Pacific Source coming to Montana this year and offering group health plans, our Blue Cross Blue Shield health insurance would have increased over 35 percent.....The key part here is that there were NO claims that exceeded the employee deductible. BCBS paid nothing yet demanded a huge increase in premium. We are a healthy, active group of employees, and I consider this typical annual increase as highway robbery. We have had the same commercial auto insurance company for over a decade, and yes it rises each year, but not by 35 percent. My company annually changes health insurance

carriers because costs are increased by huge margins for often no apparent reason. If I cannot find new carriers each time I renew to keep annual health insurance costs reasonable, the company will surely not be able to provide this benefit to our employees in the future.

The second means I have as business owner to keep insurance cost affordable is to be an active business participating in the Insure Montana program, and specifically the tax credit program. The annual tax incentive this program provides is essential for my company to provide economically sustainable health coverage. There is something seriously wrong with healthcare in the United States of America and it is unsustainable. In 2009 healthcare costs were 8 percent of GDP. At the current growth rate it will be 16% of GDP in 2018, five short years away. Insure Montana is essential to provide a stopgap for companies like mine in light of unsustainable growth in healthcare costs and insurance. I respectfully ask that you continue to fund the Insure Montana program. Until the national healthcare debate is concluded and solutions are attained to curb the insane and unsustainable cost of healthcare and insurance, Insure Montana is essential to help business like mine provide health coverage.

Scott M. Payne, PhD

President

KirK Engineering & Natural Resources, Inc.

406-842-7224

Please provide this email to Commissioner of Securities & Insurance

Honorable Commissioner of Securities & Insurance:

I regret not being able to attend your hearing on January 29th. In lieu of my attendance please accept this written public testimony in strong support of the Insure Montana program. As a small Montana S-corporation of 10 employees, I offer my employees health insurance if they work more than part time. There is no other benefit that I dread more than renewing health insurance each year because of the increasing cost to provide it to my employees. The huge increase in annual insurance cost is only curbed by two means.

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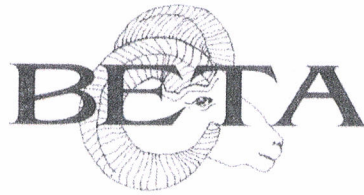
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Scott M. Payne, PhD

President

KirK Engineering & Natural Resources, Inc.

406-842-7224



Beard Environmental and Technical Assistance, LLC

Telephone: (406) 492-6590 • Fax: (406) 492-6592 • 23920 U.S. Highway 12 East • P.O. Box 85 • Elliston, MT 59728

January 24, 2013

Attn: Senate Public Health, Welfare and Safety Committee – 2013 Montana Legislature
c/o Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601

Dear Chairman Priest and Committee Members:

As a working partner in a small business that assists local governments with infrastructure projects, my firm has been enrolled in the Insure Montana program since 2006. I want to convey my strong support for the continuance of this program through Senate Bill 27. The Insure Montana tax credit has been pivotal to our ability to provide health insurance coverage for our two employee/owners. I commend the past and current State Auditors for their vision and dedication in creating and maintaining the program as currently configured.

The Insure Montana program is a critical asset to foster small business in Montana. I strongly urge and thank you for your support of SB-27.

Sincerely,

Alden G. Beard, P.E.
Partner

cc: The Honorable Dave Lewis, Senator (via e-mail to DaveLewisD@aol.com)
The Honorable Mike Miller, State Representative (via e-mail to mike4hd84@blackfoot.net)

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 12:04 PM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

-----Original Message-----

From: Don & Laura Cox [<mailto:doncox@frontiernet.net>]
Sent: Thursday, January 24, 2013 12:08 PM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Thank-you for allowing me the opportunity to submit a written testimony concerning SB-27 and also for the Commissioner of Securities and Insurance budget hearings.

I am currently enrolled in the Insure Montana program through my employer. It is the first form of assistance from the state that I have ever received. I am in the position of having once owned my own business and after twenty years, became an employee of another small business. I can say with certainty that the Insure MT program enabled me to have affordable insurance for the first time in my adult life. Not only is the insurance affordable, but it is critical, in allowing me to have preventative health care. I know that this is one of the main goals in the Affordable Health Care Act.

However, without assistance for premiums, many of my fellow employees will not be able to afford coverage. My husband and I have worked hard all of our adult lives, forty some years, to become self-sufficient and not dependent on government programs, but the young families today have not been able to get ahead enough to do the same. I am sure, for them, when it comes down to buy insurance or buy groceries, we all know the answer to that. They will be forced to pay the "fine" for not having health coverage. This makes no sense to me.

The choices are clear. In order to keep proud, responsible Montanans in the work force, allowing small business every opportunity to grow their business and retain good employees, we must have affordable programs, such as Insure MT, helping the citizens of this great state.

In conclusion, I ask that you consider the importance of the Insure Montana program and retain it in the states upcoming budget of 2014.

Respectfully yours,
Laura Cox

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 1:28 PM
To: Sark, Jill
Subject: FW: SB-27 Hearing

From: TIM CAMERON [<mailto:stonewallgold@msn.com>]
Sent: Thursday, January 24, 2013 1:26 PM
To: InsureMT Conference Room
Subject: SB-27 Hearing

Thanks for the heads up about activity for Insure MT. I have never submitted testimony for a hearing, but if you think this is helpful, please use it. I am also writing the governor, etc. to hopefully continue funding this program. Our business is only 2 people but I can see where it would help to expand to include up to 25. I just hope it doesn't make it unavailable for us. Also, why not make it available to one person businesses who can't afford to hire help yet? Thanks

I am writing to request support of the Insure Montana program. I am on the waiting list for this program so have never received benefit from it. I just want to ask that the program be extended to include small businesses with more employees. But at the risk of inability to insure more smaller businesses like ours I hope it does not take away funding so that we will never get to the top of the waiting list. I think the program provides such an important opportunity to create and expand business in Montana. Our family currently has no health insurance and I worry about that daily because our small business is unable to support the cost of health insurance. If more people received help with this portion of opening a small business, it could only help Montana and its residents and help the country by putting more people to work. This is the right thing to do in this economy. Thank you.

Janet Cameron
406-452-5971

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601

January 24, 2013

Dear Members of the Senate Public Health, Welfare and Safety Committee:

While I am no stranger to the fiscal burdens our government currently faces, I plead with you to take a moment to look at the bigger picture of how ceasing the Insure Montana program will ultimately affect the state. Chandler Communication's continued expansion, our ability to provide upstanding service to the transits thanks to solid employees, and our ability to aid in job creation in each city we work with, are all at risk.

Chandler Communications administers a community-oriented program in three Montana cities that provides transit shelters to the public at no cost to the taxpayers. Over the past six years, we have been able to aggressively expand this program, providing these services to two new communities thanks to our ability to retain high-performing employees by offering a reasonable benefits package. The termination of Insure Montana will prevent us from providing health insurance to our employees any longer and may even result in the halting of our expansion throughout the state.

As you are well aware, the expansion of local transits is a national focus. Our unique program works hand in hand with transit authorities to remove tens of thousands of dollars of annual transit shelter upkeep expenses from their overhead, giving them the freedom to allocate their budgets to route expansion and the labor force. Both directly and indirectly, Chandler Communications has created jobs in the State of Montana. Take a moment to imagine the benefits statewide if our current rate of expansion is sustained!

Thank you for your consideration.

Sincerely,

Gary Chandler Walrack
President, Chandler Communications

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 7:13 AM
To: Sark, Jill
Subject: FW: SB-27

From: Realty Title Company [<mailto:rtc@midrivers.com>]
Sent: Thursday, January 24, 2013 5:14 PM
To: InsureMT Conference Room
Cc: Realty Title Company
Subject: SB-27

Senate Public Health, Welfare and Safety Committee and General Government Appropriations Subcommittee,

I offer this email in support of funding the Insure Montana Program.

I and my wife Robin are owners of Realty Title Company, Inc., a family owned Title Insurance company in Lewistown, Montana and have had our business enrolled with the Insure Montana program since 2011.

With the assistance provided by Insure Montana we as a company are able to offer our employees a health insurance package.

Prior to the Insure Montana program we found it difficult to find employees who would hire on at our starting salary without health insurance offered.

The assistance provided by the Insure Montana Program has enabled us to provide our employees a decent salary with health insurance and made it easier to hire and keep our workforce

We ask that you continue to fund this beneficial program.

Sincerely
Kirk and Robin Fleming
Owners
Realty Title Company, Inc
Lewistown, MT

ASPHALT PLUS, INC.

425 Johnson Lane * Billings, MT 59101 * Office: (406) 248-5609 * Fax: (406) 248-5609
E-mail: asphaltplusinc@yahoo.com

January 24, 2012

Dear Sirs and Madams of the Senate Public Health,

My name is Melinda Oedekoven. I am owner/operator of a single- family owned and operated Construction Company in Billings, Montana. The company has been incorporated since 2005 and has been insured with Insure Montana since 2007; I joined the waiting list in 2005. When the company first started it was simply my husband and I. We were the two employees used to achieve Insure Montana's business plan.

Since the start up of the company, two of my children have chosen to become full-time employees of the company and helped substantially in the company's growth. We choose to remain a small company as it is difficult to find skilled, hardworking employees that are willing to work in the extreme measurements that we do. Since we are choosing to remain small we are a single-family business and would lose the company's health insurance if the Affordable Care Act (ACA) SHOP exchange was to take effect.

It has long been the American dream to own your own company and to be successful at such. With this being such a common dream, many Americans and Montanans are opening their own small businesses. In the Small Business Association (SBA) profile in 2009, small businesses in Montana totaled 109,657. This represents 97.5% of all employers and they employ 68.2% of the private-sector workforce. Most of Montana's small businesses are very small, 71.3% do not have employees and most of them employ less than 20 employees. Small businesses employed 232,640 workers in 2009, with most of the employment coming from firms with 20-499 employees. Most of these 232,640 companies would not even be allowed to participate in the ACA SHOP exchange since the ACA tax credit must have less than 25 eligible employees. Not only would health insurances for these 232,640 employees be in jeopardy, but so would the 71.3% of employers that do not have employees or only employee family.

Montana has approximately 60 million out of 93 million acres of land considered agricultural land; that is 64% of Montana being agriculture. Of this 68%, 18% is crop land and 38 million is pasture and range. Over half of the state is deemed agricultural land and many farms/ranches are run by immediate family. This means that most farmers/ranchers will lose insurance through the ACA SHOP exchange. This in turn will cost farmers/ranches insurance cost to go up; since they will then have to go to the individual market exchange for their health insurance coverage. When their health insurance costs increase, so will produce prices. Not only will the ACA SHOP exchange be affecting small businesses and their employees in Montana it will also affect people in all aspects around the country, as they will then have to pay more for the food they buy in stores. Montana's main produce is wheat and is ranked as the third state in the U.S. for wheat production. Wheat is used in cookies, pretzels, donuts, cereals, graham crackers, waffles, biscuits, rolls, bagels, cakes, danishes, cinnamon rolls, pizza, beer, powdered milk, canned soups, powdered gravy, soup mixes and fried meats, just to name a few. With wheat prices rising, so will these select few wheat used products, as well as an endless list.

If Insure Montana were to be discontinued and the ACA SHOP exchange take effect, current health evaluations would have to be reconsidered. This affects those that have pre-existing conditions. These people would have to pay higher premiums and possibly even be denied coverage based on these conditions, age or even family



history. What happens to those who risk losing insurance altogether? Say someone joined Insure Montana when it first started five years ago? Take my husband, for example, who was younger, 45 to be exact, and healthier, not able to receive AARP and would now be labeled a bigger risk. Within the past five years my husband has had a heart attack and now will be labeled a high risk. If Insure Montana were to be continued he would have coverage, his rates may go up, as he will change age brackets, but at least he will have coverage. With the ACA SHOP exchange there is a possibility that he will be denied coverage and uninsurable. One out of four Montanans suffer from heart disease, according to the Centers for Disease Control and Prevention. In 2006, 1,869 Montanans died from heart disease and 461 died from a stroke. This only pertains to heart disease and does not cover other illnesses and disease, which could also result in a person being denied health insurance from the ACA SHOP exchange.

So far I have only covered small businesses and their employees. What about the people employed by Insure Montana? These people most likely will lose their jobs. Seeing as how many current Insure Montana carriers would not be eligible for the ACA SHOP exchange, there could be less employees needed to handle new policy holders, accident claims, billing and so on. This would put additional Montana's out of jobs, along with the current 56,897 people currently unemployed.

My cousin, owns and operates a family owned ranch and my friend, owning and operating a construction company, informed me that before becoming a part of Insure Montana, they were paying over \$1,000.00 a month for coverage and that their deductibles were so outrageous that they rarely reached the amount each year. Both of their insurances were basically for catastrophes. Once I informed them about Insure Montana, they too were put on a two year waiting list due to the demand of people wanting coverage from Insure Montana. This is a clear scenario of the demand, necessity and appreciation of Insure Montana and its policies.

Not only is Insure Montana a great program that Montanans are willing to wait years to become a part of, but the ACA SHOP exchange pales in comparison. The ACA SHOP exchange will cost small businesses more money only IF they qualify for it. Montanans will not be the only ones affected by this decision. Any person in the U.S. that eats produce, will also be affected in the prices they pay at the grocery stores. When something is working as well as this program, why would Montana want to take it away from hardworking, family owned business owners with a program that simply will not compare?

Respectfully yours,

Melinda OedeKoven

Melinda OedeKoven



Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 7:14 AM
To: Sark, Jill
Subject: FW: Written testimony for bill SB-27

From: Jennifer Schofield [<mailto:jschofield2292@hotmail.com>]
Sent: Thursday, January 24, 2013 9:59 PM
To: InsureMT Conference Room
Subject: Written testimony for bill SB-27

To whom it may concern:

My name is Jennifer Schofield and my family and I use the Insure Montana program. I don't know what we would do without it. About 4 years ago our daughter was born. She had an unforeseen rare genetic disorder. Due to this our family has accrued a large amount of debt which seems to continue to snowball. I was unable to work for 3 years due to not being able to put her in daycare. My wonderful husband took on the role of being the sole provider. It was extremely hard to keep up with the bills especially the health insurance premiums. Within the last year I was finally able to resume work. This has helped a little with the burden of bills but health insurance is still hard to pay for. The premiums are rather expensive for the average working joe. Due to my daughters health problems, which requires us to have health insurance, we have had to pay extreme premiums for health insurance. Then finally we got some help from someone. My job is part of the Insure Montana program. Since my husband and I don't make a lot of money, this has been a huge help. Not only can I receive health insurance from my employer I also get help from you. This has made life a lot less stressful. Since my husband works for himself insurance for him was out of sight. Due to your program we now have insurance for the whole family. We now can sleep a little easier, knowing that if something were to happen, that we can handle it. I hope you can continue this program for our family and others like ours. Thank you so much for your consideration on this matter.

Sincerely,
Jennifer H. Schofield
jschofield2292@hotmail.com
805-975-2292
1309 Butte Ave, Helena, MT, 59601

Erickson's Construction, LLC
5555 Stanley Lane
Shepherd, MT 59079
(406) 373-6026

January 24, 2013

Dear Sirs and Madams of the Senate Public Health:

My husband and I own and operate a small family owned construction company. We began this business 21 years ago. We had the pleasure of being accepted by Insure Montana in May of 2009, after being on a two year waiting list. Before obtaining insurance through Insure Montana we either could not afford to have insurance or had an extremely high deductible. It was basically a catastrophe plan.

The mere thought of now losing this coverage makes me sick to my stomach. If Insure Montana were to be discontinued we will be back in the position we were three years ago, only worse off now. To begin with a new company at an older age, and with health issues we didn't have just three years ago, we will never be able to afford to have insurance. We will not qualify for the ACA tax credit since we are a single-family business. To top that off, since Montana at this time does not have rate reviews for insurance companies, it feels like we are being thrown to a den of lions.

It has been the American dream to own your own company and be successful. Montana needs to support small business. Insure Montana is a great program that many are willing to wait years to become a part of. Please keep it this way. Also consider the people employed by Insure Montana. There is absolutely nothing pleasant about being unemployed. Please keep small business alive in Montana and continue the Insure Montana program!

Sincerely,



Janell Erickson

Four Seasons HVAC, LLC
353 Winters Lane
Stevensville, MT 59870
(406) 777-2672

January 24, 2013

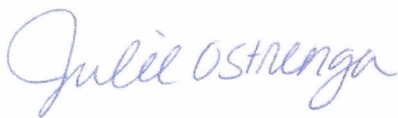
Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601

RE: The Insure Montana bill, SB-27

The revelation of the consideration of your office to suspend funding for the Insure MT program comes and bares great concern for us as a minority owned business employing a small segment of the working population in the state of MT. This shift in state policies seems to be at odds with the general debate occurring nationally and in Washington, D.C. regarding the insurance or lack of insurance for an alarming portion of the general American public. Prior to the receipt of this information, we were in the process of adding valued employees to this program. We sincerely feel and believe that the suspension of funding of this program will lead to a direct financial disruption of our company's financial plan and brings great concerns regarding our ability to attract and maintain quality work force.

Notwithstanding the aforementioned concerns, I myself as principal owner of this minority business have experienced lengthy and life threatening medical complications and have relied heavily up this program to facilitate the necessary care for myself. Without such insurance, I may not have had surgery for some of the emergency circumstances that arose from personal medical tribulations that I have experienced recently. To remove this program from the future budget of state funds, which have been reported recently to have surplus above what has been considered necessary in the past, would represent direct and severe harm to the state of MT for all those currently enrolled in this program. For those of us enrolled in this program at this point to acquire insurance in the future without the insurance MT program I feel would bring an undue and unfair financial burden perhaps to the point of exclusion of health care by a portion of those currently enrolled in this program. I urge you to reconsider the suspension of funds for all that are currently enrolled in the Insure MT program.

Best regards,



Julie Ostrenga

To: Senate Public Health, Welfare and Safety Committee
From: Guthals, Hunnes & Reuss, P.C. Law Firm
Re: Funding the InsureMontana Program
Date: January 24, 2013

Guthals, Hunnes & Reuss Law Firm hopes that the Montana State Legislature will continue to fund the InsureMontana program. This program has been of tremendous benefit to small businesses to help them afford to offer health insurance to their employees. We all benefit as a society when our citizens can afford health care and others do not have to subsidize health care for people without health insurance. This program has made a significant difference for our law firm to enable us to offer health insurance to all our employees.

Insure Montana Program

This is in response to your email. Please read this at Insure Montana bill, SB-27, hearing on Jan 25 and The Commissioner of Securities & Insurance budget hearing on Jan 29th.

This is my written testimony.

I am reluctant to write this because I'm not sure it will do any good. I would very much like to see Insure Montana stay. My Husband is a self-employed handyman. If we didn't have Insure Montana we would not be able to afford Health Insurance, plain and simple. I'm sure we are not alone.

I'm sure it comes down to numbers and money and balancing. If you take the money from Insure Montana you can do something else. I wish I knew the right words to be able to keep Insure Montana.

It is a great comfort to me, and for my family, to know that we have health insurance. Please keep Insure Montana for Montana families.

Thank you,

Lori Howard
Handy Howie's Handyman Service
Billings, MT
406 254-1769

January 21st, 2012

To Whom It May Concern:

My name is Karen Hall. I am a 40 year old single mother, who is also a cancer survivor. I am not very politically savvy, frankly, I vote, but I work a full time job as well as a part time job cleaning, care for my 11 year old little girl by myself, and continue to try to survive this awful disease daily, so unfortunately, I don't have much time to pay constant attention to political events.

One thing that has caught my attention, however, is the Governor's intention to eliminate the Insure Montana Program. I can tell you first-hand how horrible this would be for me, as well as many others, I'm sure. I work for a small company, 9 full time employees, and if the changes are made that are planned, I will lose my health insurance. My bosses are amazing people; they have supported me through cancer, been so patient with me missing work for chemo, radiation, surgery, and now for constant follow up appointments. The company cannot afford to pay the amount that would be required without the program. And my boss is devastated. But I understand why they can't do it.

If I lose my insurance, I will not be able to receive any more follow up care for my cancer. I will not be able to afford my meds to help with the constant pain caused by nerve damage. And without those, I don't even know if I will be able to continue working. This program enables me to be a productive member of society. To work a full time job to support myself and my daughter. I receive no other government aide, no food stamps, no housing assistance. But, if I don't have insurance any more, I know I will not be able to do it on my own.

I am begging you to take into consideration my situation. I want to be able to continue to fight this disease. I don't want to have to give up and go on disability because that is the only way I can get insurance. Please help me to continue to be able to contribute to bettering and healing myself. I know I cannot be the only one in Montana that feels this way about Insure Montana. It is saving my life, my self-esteem and my self-worth. Thank you for your time.

Yours truly,

Karen Hall
Billings, Mt
406-860-4829

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:11 AM
To: Sark, Jill
Subject: FW: Letter about insure MT

-----Original Message-----

From: Carrie Frey [<mailto:carrie.d.frey@gmail.com>]
Sent: Wednesday, January 23, 2013 5:37 PM
To: InsureMT Conference Room
Subject: Letter about insure MT

To who it may concern:

In learning that the Insure Montana program could be voted out I felt the need to write about my concerns. My husband and I are by no means big business. We have a small but exclusive business with clientele that we have done business with for the past 13 years. My husband was born in Missoula and raised in Bozeman where he finished collage with an Electrical Engineering Degree. After spending some time in Colorado and acquiring a wife (me), we both decided to move back to Montana to start and raise our family. Until the Insure Montana Program was developed we had either no insurance at all or insurance with the minimum of a \$5000.00 deductible.

I can only imagine how difficult it is to operate and maintain Insure Montana. However this program help both my husband and I sleep better at night. The quality of insurance we now receive is far better then any we could buy as individuals. **Small business is the foundation of Montana and to take away a program that helps us hire better individuals by providing good benefits would only do Montana a disservice.** I completely understand the nightmares of budgeting but cutting this program will only hinder Montana as a whole.

We are a small business in Montana who loves Montana and deeply appreciates the help and piece of mind this program has brought us. **Our great hope is for all of you to see and understands its value enough to keep Insure Montana alive for the small business that have helped create this incredible State.**

Sincerely,

Mike & Carrie Frey Owners
Home Solutions LLC
Bigfork, MT
Sent from my iPad

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:11 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: info [<mailto:info@comtechmt.com>]
Sent: Wednesday, January 23, 2013 5:50 PM
To: InsureMT Conference Room
Cc: Stelling Real Estate
Subject: Re: Insure Montana Legislative hearings

Thanks for the update,
I cannot make it to Helena this Friday, but..
Please feel free to read it/use it for testimony

Dear Senate Public Health, Welfare and Safety Committee Members,

Please do not allow Insure Montana to be shut down in 2014.

As a small Billings company with 7 employees- I would like to testify to its success. Without this program, we could not have afforded to offer Health Insurance to our employees. The coverage and plans available to us through Insure Montana has been excellent and well above average. We have been with Insure MT since the beginning. The program has been organized, well run and extremely beneficial.

As a business owner, I very much fear the cost of moving to a new health plan, particularly with catching up from recession woes and the current uncertain state of the economy. We would prefer to keep Insure MT. It has been an amazing blessing for us.

However, we understand there is always change. If Insure MT must go away, please remember, the new healthcare laws that require us to offer health insurance. Because of these requirements we would like to be allowed time to make a transition from Insure MT to other health plans.

The exchanges set to start in 2014 are yet untested. Insure MT participants (businesses that have voluntarily and responsibly chosen to provide benefits) should be allowed more time to move over to an established and successful exchange, so that our employees and their families are not left to be 'guinea pigs' in the 2014 exchange programs. We do not yet know the costs of exchange plans, types of plans or other details involved in these exchanges.

PLEASE take time to understand how great this program is BEFORE you cut it.
PLEASE listen to your peers and Insure MT customers and let them tell you what a fantastic program Insure MT is!

Melanie Tripp COMTECH Billings

Thank you for your consideration,

Melanie Tripp
COMTECH
Audio Theater Security

7535 Entryway Dr
Billings, MT 59101
406-373-8395
melt@comtechmt.com



On Jan 23, 2013, at 4:01 PM, insuremt@mt.gov wrote:

The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

The Commissioner of Securities & Insurance (State Auditor's Office) budget hearing will be held on Tuesday, January 29th beginning at 8:00 a.m. in room 350 at the State Capitol. Public testimony will be allowed at 11:00 a.m., but could take place earlier. If you do plan to testify, you should plan to arrive well before 11:00 a.m. The agency's budget will be heard by the General Government Appropriations Subcommittee.

If you would like to submit written testimony for either hearing, you can E-mail, fax or mail it to the Insure Montana program (see below) and it will be presented on your behalf.

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601
(406) 444-2040 or 800-332-6148
(406) 444-3435 - fax
InsureMT@mt.gov - E-mail

January 23, 2013

Governor Steve Bullock
Office of the Governor
PO Box 200801
Helena MT 59620-0801

Dear Governor Bullock:

We are writing this letter in support of continuing to fund the Insure Montana program for another two years. We own two small businesses in Whitehall and our licensed daycare, Kristi's Kiddie Korner offers health insurance to employees through the Insure Montana program. Without Insure Montana, we would simply not be able to afford to do this and would leave our employees without health coverage as they were two years ago. We would go back to paying \$500 or more per month for a plan with many limitations and a \$5000 deductible for our own family.

This is clearly a hardship for not only our family, but the family of our employees who we are trying to provide necessary, but above average benefits for. Montana's economy is made up primarily by small businesses and those businesses need the support of programs such as Insure Montana to recruit and retain quality employees. As a past President of the Whitehall Chamber of Commerce, I cannot count the number of businesses who have come to me for advice on how to obtain health insurance for their employees, knowing that I am able to. I have given every single one of them the same answer, Insure Montana!

With the Affordable Care Act coming down on us and many uncertainties about coverages under the ACA the SHOP Exchange, Montana Small Businesses need to know that they can rely on the consistent program that we have been utilizing. Montana Small Businesses need to know that the Governor and the State Legislatures have their best interests at heart and in the forefront of their mind when making tough decisions. Small businesses are unsure of nearly everything insurance related right now, please, do not add one more stressor to our plate, choose instead to continue to grow the positive small business climate in Montana.

Please consider Montana's Small Businesses, their owners, their employees and the families of all of those involved when making your decision. Montana needs its small businesses and those businesses need Insure Montana.

Sincerely,

Kristi L Wilson, Owner
Kristi's Kiddie Korner
Past President, WCC

Keelan S. Wilson, Owner
Antler Construction

CC: Governor Steve Bullock
Representative Debby Barrett
Representative Ray Shaw
Insure Montana
Senate Public Health, Welfare and Safety Committee
General Government Appropriations Subcommittee

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:11 AM
To: Sark, Jill
Subject: FW: Insure MT program

From: Kelly Hart [<mailto:kelly.hart@yahoo.com>]
Sent: Wednesday, January 23, 2013 8:17 PM
To: InsureMT Conference Room
Subject: Insure MT program

We are small business owners and have one employee (and one other employee coming on in a couple months) .

The Insure MT program is the only way that makes insurance affordable for our self-employed family of 4 and makes it possible to offer to our two employees.

Especially now when insurance is going to become mandatory, this program is more necessary than ever.

Our family of 4 couldn't afford insurance without this program. Our two employees did not have insurance coverage until we were able to offer it to them under the Insure MT program.

Please keep funding this! It is a vital program to small business owners and employees in Montana.

Kelly Hart, Lolo
Shane Hart, Lolo
Levi Robertson, Missoula
Judd Richards, Missoula

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:11 AM
To: Sark, Jill
Subject: FW: Insure montana

From: markj_24mh@yahoo.com [mailto:markj_24mh@yahoo.com]
Sent: Wednesday, January 23, 2013 8:26 PM
To: InsureMT Conference Room
Subject: Insure montana

I would like to say that i very much appreciate this program. I have not had to use it because health is good but i feel good knowing i have insurance. It takes a great deal of pressure off knowing i am covered and so is my son. Why does Montana always start something good and then dump it. Please leave this program in place. Sincerely. Mark Hovland. Great Falls Mt.

Sent from my Verizon Wireless 4G LTE DROID

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:11 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: Janice Mineer [<mailto:jkmineer@yahoo.com>]
Sent: Wednesday, January 23, 2013 9:05 PM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Please plead with the committee to preserve the Insure Montana benefits we have been receiving. If we do not have it we are not sure we will be able to provide health insurance for ourselves and our employees in our small business. Not being able to offer health insurance to our employees will put us at risk for being able to attract and maintain the kind of trained employees our business requires.

Thank you.

Janice Mineer
V-Tec: Vehicle Technician Services, Inc
Missoula, MT

Janice K. Mineer

From: "insuremt@mt.gov" <insuremt@mt.gov>
To: jkmineer@yahoo.com
Sent: Wednesday, January 23, 2013 3:59 PM
Subject: Insure Montana Legislative hearings

The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

The Commissioner of Securities & Insurance (State Auditor's Office) budget hearing will be held on Tuesday, January 29th beginning at 8:00 a.m. in room 350 at the State Capitol. Public testimony will be allowed at 11:00 a.m., but could take place earlier. If you do plan to testify, you should plan to arrive well before 11:00 a.m. The agency's budget will be heard by the General Government Appropriations Subcommittee.

If you would like to submit written testimony for either hearing, you can E-mail, fax or mail it to the Insure Montana program (see below) and it will be presented on your behalf.

Shields Valley Hardware & Framing, Inc.

Jerry & Cindy Good

P.O. Box 18

Clyde Park, MT 59018

406-686-4471

cgood@wispwest.net

January 16, 2013

RE: Insure Montana Program

We would like to give you a little background on us; we are 58 and 60 years old, we have owned and operated Shields Valley Hardware & Framing, Inc. for the last 20 years without employees, we have a picture framing business along with the hardware, Jerry has drove school bus for the last 19 years, Cindy is the Town Clerk half days for the last 10 years and has clerked for Logan Auction Service Inc. for the last 13 years.

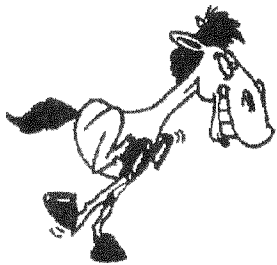
We would like for you to understand how very important the Insure Montana Program is to us. We went on the Insure Montana Program over 3 years ago when Shields Valley Busing, Inc. made it available, at which time we were able to go from a \$10,000 deductible per person to a \$1,000 deductible plan at a cost that we could afford.

We applied and qualified for the Insure Montana Program through the Shields Valley Hardware & Framing and have been on the waiting list for the last 2 years. This was done because the bus company will be going out of business the end of May 2013 and we will be without affordable insurance again and we both have health issues.

In closing we would like to ask for your support to keep the Insure Montana Program going and to understand that the individuals that are in the program are hardworking people who are paying their share of the premiums and are not asking for a free ride. Please research the program before making a decision to get rid of it.

Respectfully submitted,

Jerry and Cindy Good



Lickety Print

600 Main Street Suite C

Deer Lodge, MT 59722

406 846-3455

Dear Legislators:

I am a small business person in Deer Lodge, I have one employee. I have been fortunate to be able to participate in the Insure Montana program since its inception in 2006. Without the financial aid provided by this program I could not afford health insurance. The Blue Cross/Blue Shield premium for myself and my one employee has gone from \$623.93 a month in 2006 to the present rate of \$1175.78 per month. Each month it is a struggle to pay the premium, often I have to let other bills go unpaid to pay for insurance. I will not be able to continue paying for the insurance without the help of Insure Montana. My only recourse would be to apply for Medicaid. I urge you to fund this program.

Sincerely,

A handwritten signature in cursive script that reads "Linda Spaulding".

Linda Spaulding

Sark, Jill

From: InsureMT Conference Room
Sent: Wednesday, January 23, 2013 4:10 PM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: teresa Oliphant [mailto:panda_tj@hotmail.com]
Sent: Wednesday, January 23, 2013 4:07 PM
To: InsureMT Conference Room
Subject: RE: Insure Montana Legislative hearings

my name is Teresa J. Oliphant
my husband & I are both Montana natives. we love where we live. we don't make a huge wage, but we count being able to live in Montana as part as our income.
my husband gave up a job with IBM to live in Montana because that is where we wanted to raise our family of four kids. we have been without insurance until 2007, when one of our employees pressed us to look into the Insure montana program. we got on the waiting list & then got enrolled into the program. we have been so blessed by having it to help with our major medical expenses & been able to just go to the doctor as well.
we value that with our business & this program, it has worked well for our needs. we hope that the program will be able to continue as we don't know how we could afford healthcare. small businesses need to be heard in the state of montana.
we have been in small businesses since 1986 til the present. please do all that you can to see it stays in place to help us be able to live out our dream in this great state.
Sincerely, Tera J. Oliphant

From: insuremt@mt.gov
To: panda_tj@hotmail.com
Date: Wed, 23 Jan 2013 15:57:20 -0700
Subject: Insure Montana Legislative hearings

The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

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If you would like to submit written testimony for either hearing, you can E-mail, fax or mail it to the Insure Montana program (see below) and it will be presented on your behalf.

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601
(406) 444-2040 or 800-332-6148
(406) 444-3435 - fax
InsureMT@mt.gov - E-mail

Sark, Jill

From: InsureMT Conference Room
Sent: Wednesday, January 23, 2013 3:57 PM
To: Sark, Jill
Subject: FW: We favor

-----Original Message-----

From: michael conway [<mailto:conwaysmm@bresnan.net>]
Sent: Wednesday, January 23, 2013 3:43 PM
To: InsureMT Conference Room
Subject: We favor

To whom it may concern:

My wife and I favor continuing the Insure Montana subsidized health plan for small businesses within our state. During the last several years of uncertain income because of the economic downturn, we have been helped by having the program available to us. The same goes for my daughter's family who also have a small construction company. Times have been difficult for the last few years, but they are turning around, so we are in favor of keeping the plan available for another few years. Perhaps by then all of us will have workable and sensible options under the Affordable Care Act.

Thank you for your consideration.

Michael B. Conway

39 Green Place
Whitefish, MT 59937

(406) 862-8122

Sark, Jill

From: CSI
Sent: Friday, January 11, 2013 8:43 AM
To: van der Mars, Barbara; Sark, Jill
Cc: Hoven, BJ
Subject: FW: Website Feedback

Forward from the CSI mailbox.

From: csi@mt.gov [<mailto:csi@mt.gov>]
Sent: Thursday, January 10, 2013 2:27 PM
To: CSI
Subject: Website Feedback

Type of Feedback: Praise

Feedback: It looks as though funding for the Insure Montana program will be cut next January. My family owns a small business in Missoula and because of this program we have been able to help provide health insurance for our employees as well as ourselves. Without this program I cannot afford to insure my family; like many others we're strapped as it is. With a two year old and another baby on the way I'm very concerned about the potential of losing our health insurance. Before we got into this program we looked at a lot of other options and couldn't make anything else work. I know one of my coworkers and her two children went uninsured for over a year during this time because she couldn't afford health insurance on her own but made too much money to qualify for any help. I'm scared I will end up in that position if this program is cut. It's reassuring to know that Commissioner Lindeen has vocalized support of this program. I've also contacted my representatives as well as the governor's office about this issue but just wanted to say thank you.

Name: Meghan Lamson

email: meghan_wilcomb@hotmail.com

Phone: 406-546-4981

Fax:

Sark, Jill

From: Holly Cutting - Buffalo Trail Artworks <info@buffalotrailartworks.com>
Sent: Wednesday, January 09, 2013 9:21 AM
To: Sark, Jill
Subject: Re: Insure Montana Bill Hearing

Dear Jill,

Thank you for sending this information about the hearing. We are not able to make the meeting, but would very much like to say how we could not afford to be insured without the help of Insure Montana. We are able to be covered with Blue Cross Blue Shield of Montana and continue to do our Made in Montana products because of the help we receive to pay the premiums. Without the help, to be honest, we aren't sure what we would be doing for health insurance. If we did find insurance that we could afford, it certainly would not be as good of coverage or at a deductible that wasn't a skyrocketed amount. We hope the funds continue to be there for our future so that we can continue to work here in Montana. Thank you for having the Insure Montana program. Sincerely, Jim and Holly Cutting

Buffalo Trail Artworks
1135 Rogers Lake Road
Kila, Montana 59920
406-752-3361

info@buffalotrailartworks.com

<http://www.buffalotrailartworks.com>

Green Mountain Construction
240 Miller Lane
Superior, Montana 59872
(406)822-3220 or 822-2237
Fax (406) 822-3220

January 8, 2013

RE: bill (SB-27)
Senate Public Health, Welfare & Safety Committee

We are a small, family owned, construction business operating in Western Montana. We have participated in the Insure Montana program since it's inception, and this program has made it possible for us to afford our BCBS health insurance coverage. I can't begin to tell you how appreciative we are for the help this program has provided. Because we have a family member who is a cancer survivor, and because we desire to continue our health care with our current provider, we strongly encourage you to continue this important program that you have funded for small business in Montana. Thank you.

Respectfully,

A handwritten signature in cursive script, appearing to read "Tammy Miller".

Tammy Miller

Sark, Jill

From: InsureMT Conference Room
Sent: Wednesday, January 23, 2013 3:36 PM
To: Sark, Jill
Subject: FW: Insure Montana Testimony

From: Peggy Young [<mailto:PYoung@paynewest.com>]
Sent: Wednesday, January 23, 2013 3:23 PM
To: InsureMT Conference Room
Subject: Insure Montana Testimony

I have 30 small businesses insured with Insure Montana on the Purchasing Pool program and at least a dozen others that take advantage of the tax credit program. I continue to receive phone calls weekly from small employers in my community requesting information on how to get on Insure Montana. We need to keep this program going and continue to fund it so that other small employers can take advantage of this well run program.

In all honesty, the authors of the Health Care Reform bill should have tailored their bill after Insure Montana. Once groups are on this plan, they do not want to let it go. I renewed 100% of my Insure Montana groups this year. Small employers want this program. Employees want this program. Please continue to fund the program, and consider opening it up so that others can take advantage of it as well.

Peggy Young, CIC, HIA
Sales Executive
ph (406) 758-4221 fax (406)755-1189
cell (406)250-0412
33 Village Loop Kalispell, MT 59901



January 19, 2013

Dear Legislators & Committee Members,

I understand that the Insure Montana Program will be reviewed in the budgeting process and want you to know what the Insure Montana Program has done for the small business my husband and I own. We have been grateful to qualify for and participate in the Insure Montana tax credit program for several years.

Glacier Cyclery, Inc. provides health insurance for its 6 full time employees and pays 100% of the premiums. The coverage isn't the most comprehensive, but it is more than catastrophic coverage with a huge deductible. Because health insurance is so expensive individually, it is cost prohibitive for people who are employed at Glacier Cyclery to subscribe to on their own. The gross yearly wages of our employees is about \$30,000, so the health insurance coverage we provide is an appreciated and valuable benefit to them. To some degree I attribute the health insurance we provide to having long term employees and long term employees assure a level of expertise and knowledge that is essential to be successful in our type of business. In turn, a successful business can support its employees with benefits such as health insurance.

According to our insurance agent and in visiting with other employers and employees in our community of Whitefish, we have concluded that Glacier Cyclery is one of the few (actually, the only one that we are aware of) small businesses that provides a good health insurance plan for their employees and covers 100% of the premiums. This benefit was a cost to Glacier Cyclery, Inc. of over \$31,000 in 2012. That \$31,000 is a huge cost of doing business to Glacier Cyclery but through the Insure Montana Tax Credit Program we, the owners, are somewhat compensated with a tax credit. Last year we received \$7,800 back in taxes through the program.

We are so grateful for the Insure Montana Program because of what it helps us do for our employees. The numbers I mention above speak for themselves. As the budget is worked out and the Insure Montana Program comes up for review, I would say: please keep the Insure Montana Program!

Sincerely,

Jan Brunk
Glacier Cyclery
326 Second Street
Whitefish, MT 59937

Testimony in Favor of *Insure Montana* Program

Submitted by Malcolm Lowe
The Loose Caboose L.L.C.

The Loose Caboose is a small chain of espresso kiosks in Missoula, operating since 1994. There are 5 locations. Each building recalls a train caboose. We typically have 20-24 employees, 5 to 6 considered full time and the remainder primarily university students.

First, let me say that I fly the Montana state flag over each of the kiosks because of my personal pride in being a Montanan. I believe we are a state of individuals who dare to think independently and solve problems based on the needs of our citizens. *Insure Montana* is a perfect case in point; while the nation mired down in an epic and divisive discussion on healthcare, Montana quietly introduced a plan which both helped small business and immediately provided many citizens with health insurance.

Second, I wish to compliment the administrators of the program. Every time I have had interactions with the staff of *Insure Montana*, they have been competent, courteous, and productive.

I will briefly state a few key points in favor of extending *Insure Montana*.

Level the playing field for small business

When Starbucks first came to town, a couple valued employees apologetically left me, explaining they simply needed the benefits they could get from Starbucks. Clearly, the purchasing power this out of state corporation had in the benefits market gave them an advantage.

Employee retention

For key, full time employees such as my general manager and supervisors, offering benefits has changed the perception of the jobs I offer. For these individuals it went from being a part time college job at a coffee stand to a "real" job where they could stay and grow and think about having families.

Healthy Children

While part of the *Insure Montana* program, we have seen five children born to employees. These are new Montanans that had good prenatal care, healthy births (one premature), and regular immunizations and check-ups thereafter. These are children that at best might have fallen to the CHIPS program in the absence of *Insure Montana*.

Right thing to do

I believe access to health care should not be a privilege, but should be a given for citizens of a nation as great as ours. I believe employers bear some responsibility for that. As I grew my small business, I wrestled with how to afford this, when some years

my own income dropped below that of some employees. When *Insure Montana* hit the news, I was one of the first on the list. It offered just enough help for me to commit to this expense. I now pay 75% of employee premiums in the program, and 25% of dependents.

Uncertain future

How ACA will overlap our state programs is far from certain. Those of you involved in implementing its policies generally admit that it is overwhelming and complex. Imagine the position of a business person who lacks the expertise or time to navigate 900 pages of policy. We fear it will cost us more, cover less, and mean more paperwork. By offering conscientious small businesses the security of "keeping what we have" for at least a few more years, Montana would show its commitment to doing the right thing.

JANUARY 24, 201

INSURE MONTANA PROGRAM

OFFICE OF THE COMMISSIONER OF SECURITIES & INSURANCE
MONTANA STATE AUDITOR
840 HELENA AVE.
HELENA, MT 59601

RE: INSURE MONTANA BILL SB-27

WE BECAME AWARE THAT THE INSURE MONTANA PROGRAM WAS BEING CONSIDERED AS ONE OF THE PROGRAMS NOT FUNDED FOR 2014.

WE ARE IN THE INSURE MONTANA PROGRAM NOW AND CONSIDER IT ONE OF THE BEST PROGRAMS FOR OUR SMALL BUSINESS.

WE HAVE A FAMILY RANCH IN LODGE GRASS, MONTANA. OUR SON AND HIS WIFE AND YOUNG FAMILY ARE OUR EMPLOYEES. THE INSURE PROGRAM HAS ALLOWED US TO OFFER THEM AFFORDABLE HEALTH INSURANCE. IT IS HARD TO KEEP YOUNG PEOPLE HERE IN MONTANA BECAUSE OF THE EMPLOYMENT SITUATION. BY OFFERING A GOOD HEALTH INSURANCE PROGRAM, WE ARE HELPING THEM TO STAY IN MONTANA.

PLEASE CONSIDER FUNDING AND KEEPING THE INSURE MONTANA PROGRAM IN PLACE. IT HAS BEEN OF GREAT BENEFIT TO OUR RANCHING OPERATION.

SINCERELY,

C. ALLEN AND SUSAN GRAHAM
LODGE GRASS, MONTANA 59050



January 14, 2013

Regarding: Insure Montana Funding

To Whom it May Concern:

My name is Kit Johnson. My wife and I own J4 Automotive in East Helena, a automotive service and repair facility. Our business has been a participant of the Insure Montana Program since August of 2010. If we did not have the incentive contributions from the Insure Montana program we would not have been able to offer the seven employees of J4Automotive and their families health insurance and we could not continue to do so today.

J4 Automotive pays 75% of the employees health care premiums and the employee is responsible for the remaining 25% and any dependents they wish to have covered under our group plan. Insure Montana reimburses both the employee and the business a percentage of the premiums we pay. The assistance paid to the employee is based on their household income and how many dependents they have.

Using March of 2011 as an example, the monthly premium that the business paid to cover the participating employees was \$1,194.00. Insure Montana reimbursed the business \$442.00 in incentives and reimbursed the individual employees accordingly with assistance payments. One employee had a child with a crippling degenerative disease that needed expensive treatment and pharmaceuticals, to the tune of over \$2,800 a month in prescriptions alone. If the employee did not have insurance they would not have been able to afford the medical treatment their child required.

Before we were able to offer health insurance as a benefit of joining our staff, I had a hard time recruiting quality employees. Currently two of our employees who participate in our health insurance plan are single parents with dependents who simply could not afford health insurance if we did not offer it as a benefit from the business. Their out-of-pocket premium costs are made affordable thanks to the Insure Montana assistance payment.

As a small business owner and East Helena City Council person, I fully understand the constraints of budgets and a limited supply of revenue. There are some programs that have a higher return on investment than others, and I contend that the Insure Montana program is one of those programs that truly benefits the low to medium income workers in Montana and allows us to afford health insurance.

Thank you for your consideration to continue funding this valuable program and please feel free to contact me with any questions you may have.

Sincerely,
Kit D. Johnson
President, J4 Automotive, Inc.



P.O. Box 1648 - 3 S. Lane Avenue - East Helena, MT 59635

Phone: 406-227-8622 Fax: 406-227-5596

kit@j4automotive.com

"Home of the National NAPA/ASE Technician of the Year"



6476 Heavenly Lane
Bozeman, Montana 59715

January 14, 2013

To: Montana Legislature and Governor Bullock

RE: Insure Montana Funding

Dear Sirs:

The proposed budget under consideration would eliminate the Insure Montana program. It is felt that the "Federal Insurance Exchanges" would be able to replace the Insure Montana program for small business in Montana.

Nearly 1500 small Montana Businesses provide health insurance to over 8000 Montanans. Let's not be too quick to eliminate a program that has been a great success in providing health insurance and keeping their administrative costs less than 6%. The biggest value to Montanans is the programs leverage in keeping insurance rates reasonable and affordable to small business in Montana. They have successfully negotiated lower than average rate increases for the participants.

The Federal Exchanges will be unable to truly reflect Montana's needs. They also will not allow businesses that are made up of family member to participate. Finally, they will be limited in time that a business can use them.

The rationale for these exchanges is to help Americans who don't have insurance compare plans and find affordable coverage. Insure Montana participants already have insurance. They should be allowed to keep it. Rather than forcing 8,000 insured Montanans into the fledgling insurance exchange, the Legislature ought to continue Insure Montana through the next biennium. Give these small businesses, which have been responsible and proactive in providing employee health coverage, the certainty that they can keep this coverage for 2 1/2 more years.

My business has been a participant in the Insure Montana program from its start. Without this program I could not afford health insurance for myself or employees. It has been a total success for me.

Sincerely,

Jack Weiss

January 14, 2013

Mr. Chairman and members of the committee:

My name is Tony Thatcher. I am the owner of DTM Consulting, a small, technology-based natural resource consulting firm in Bozeman, MT. I am writing to express my support for HB-48 and for Insure Montana.

At DTM, we have provided 100% of health care costs for our full-time employees for ten years. In the past nine years our insurance premiums have tripled, while at the same time our level of coverage has dropped. In the past four years we have not been able to support any salary increases. In fact, I have personally absorbed all of the premium increases and my owner's compensation is now essentially equal to what I am paying my employee.

If this trend continues I will either have to stop providing health care or pass off a substantial portion of the costs onto my employee. This puts my employee, me, and my wife, a sole-proprietor who relies on my company for health insurance into an extremely uncertain individual insurance market. My employee recognizes this and understands that health care costs are why he has not seen a raise. If this continues, I fear he will leave the company and an important asset that helps me be competitive with larger, out-of-state firms will disappear.

We currently rely on the Insure Montana tax credit to offset some of the increasing costs of health care coverage. If this were to go away our premiums would effectively increase by around \$3,000 annually! This means more cutbacks, even less professional development, and our aging computers will have to be milked along for another year or more. The Affordable Care Act does not appear to provide any assistance. In fact, the estimated ACA tax credit I will receive for 2012 is only \$200! Also, the health care exchanges are a complete unknown.

Currently Insure Montana's rules do not allow me to apply for the insurance purchasing pool. Companies that have provided health care for employees in the past two years are not allowed to even sign up to be on the estimated three year Insure Montana waiting list. This pool has proven to be much more stable in terms of cost increases than our current options. Additionally, once you are in the pool, your rate tier is fixed for as long as you stay in the system. Our current plan has had a step up in rate tiers every year we have been on it. This means a 7.5% increase on top of the 7.5% allowable base increase for small business plans, plus any age bracket steps. So at a minimum we have seen a 15% increase every year.

My preference would be to switch my company to the Insure Montana purchasing pool and leave my current plan.

While HB48 does not address the larger issue of health care costs, insurance reform, and the resulting drags on the economy, it does remove the 2 year requirement and does not punish my company for doing the right thing all along.

I ask you to please support to changes in HB48 and other legislation that protects Insure Montana and increases opportunities for other small businesses. This is an enormous issue for everyone in Montana. I trust that you as legislators will take a proactive approach and create a Made in Montana solution that we can all be proud of.

Sincerely,

Tony Thatcher, MS, GISP
DTM Consulting Inc., Owner
211 N Grand Ave, Suite J
Bozeman, MT 59715
406-581-0847

January 14, 2013

Mr. Chairman and members of the committee:

My name is Laurie Thatcher, I currently reside in Bozeman. I am writing to express my support for HB-48 that involves several changes to improve Insure Montana. First of all, I want to share with you how important Insure Montana is to small business in the state. My husband's business currently relies on the tax credit we receive from Insure Montana to defray insurance costs. Without the tax credit he will likely have to stop providing health insurance to his employee. However if the changes proposed in HB 48 occur, it could help our insurance situation immensely.

Currently, because my husband had done the right thing and offered health insurance to his employee(s) over the past 10 years, we are not eligible to enroll in the Insure Montana group plan based on the existing rule that states business that provide insurance for employees are not eligible for enrollment unless they go 2 years without providing insurance. In essence, we have to drop our current coverage, go to the individual market for 2 years before we can even apply to be on the Insure Montana waiting list. If this rule is changed, to remove to 2 year requirement, we can enroll and at least be placed on the waiting list.

Over the past 9 years our insurance premiums have gone up 142%, with a decrease in benefits and larger deductibles. Our monthly health insurance premium is now more than our monthly house payment. Health care, without the support of programs like Insure Montana, will literally put an end to my husband being able to have employees and possibly have his own business. Also, because I am a sole proprietor and rely on my husband's business health plan, it is likely I too would have to end my business due to health care costs.

Additionally, based on the information coming out about the Affordable Care Act (ACA), my husband's business is far better off with the current tax credit we receive under Insure Montana than what he would receive through the ACA.

Montana has unique demographics that require creative and innovative solutions to the health care crisis. While I ultimately believe our solution lies in a single payer system, in the mean time Insure Montana is a successful and helpful program to small business in Montana.

Please support to changes in HB48 so other small business can benefit from this program and continue to exist.

Thank you.

Laurie Thatcher, LCSW
405 N Willson Ave.
Bozeman, MT 59715
406-582-0743

Sark, Jill

From: jeff oliphant <fm99office@starband.net>
Sent: Monday, January 14, 2013 1:38 PM
To: Sark, Jill
Subject: Insure Montana

Jill or to whom it may concern:

My name is Jeff Oliphant and I live in Joliet Montana. I am writing this letter to express my concern re: the funding that might be cut for Insure Montana. My brother, Brent & I have owned & operated radio station KMXE-FM in Red Lodge for the past 20 years. Of those 20 years, 15 of those years we did not have any kind of Insurance because of the expense. After being on the waiting list & because of the affordability of Insure Montana, we now have insurance..Its been a life saver for me personally because of a recent kidney stone. The bill was around 6K. Out of pocket was about \$1000 and I am still currently paying Beartooth Billings Clinic, the hospital in Red Lodge. Brent, my brother and his wife Teresa are all on the plan as well. They too have had medical issues that required a hospital visit or surgery. After not having insurance for the first 15 years of owning this business and also the fact that I am now 53, I feel like I am going backwards by not having insurance which scares me! I would ask you to please to keep the funding for Insure Montana. Thank you for your consideration.

Sincerely Yours,

Jeff Oliphant O.M. KMXE FM In Red Lodge

Wellness Education Center, LLC
Jeanette Cheney, Health Educator
103 Ponderosa Lane * Kalispell, MT 59901
406-755-8423 * Fax 755-8432
www.juicefast.info

January 11, 2013

Via email c/o jsark@mt.gov

RE: **Health Insurance**
Continuation of Insure MT program

TO: Montana Legislature & Gov. Bullock

The Wellness Education Center was one of the first Montana businesses to enroll in the Insure MT program. We have only 5 employees, but have served over 3,000 students in 132 Guided Juice Fast programs since 2001. We have helped thousands of other people improve their health through lifestyle, diet and food preparation education.

We teach people how to improve their health and avoid problems through preventative measures. This helps people place a lesser demand on the health insurance system.

We keep all prices low to serve the community at the highest quality, most affordable level. I'm able to pay a decent wage for my employees, but have never had enough cash flow to pay myself. Some months, I have to put in capital to pay the bills.

The Insure MT program has been a huge blessing. We need specially trained and gifted employees in our business. I pay them \$11 to \$15 per hour, but could not afford health insurance until the Insure MT program came along.

I encourage you to keep the Insure Montana program. The infrastructure is in place, the kinks are worked out of the system and this will be the LEAST expensive way for Montana to expand affordable health care and encourage talented employees to remain at small businesses in our states.

If I can be of further service, my cell is 406-253, 8744. Thank You,

Jeanette P. Cheney

Health Educator & Owner
Wellness Education Center



**900 North Montana Avenue
Suite A9 • Helena, MT 59601
(406) 449-8999 fax (406) 449-8989**

**400 West Granite
Butte, Montana 59701
406-782-4595 fax 406-782-4355**

"Accredited since 2008"

January 8th, 2013

To the legislators of the 2013 session:

My name is Yvette Worman. I co-own Sleep Diagnostics, Inc. We have had a location in Helena since 2003 and, in 2009 opened a location in Butte. We employ 4 full time and 2 part time employees.

We are one of two independent sleep centers in the area. Our primary competition for employment is the VA Hospital sleep center and the sleep center at the non-profit St. Peter's Hospital.

Up until 2006 our employee status was like a revolving door. We would train them and after they were trained it was not long before they were looking for employment with an employer who could offer health insurance benefits. We would invest in the training of employees, only to lose them to the VA or St. Peter's Hospital for health benefit issues. This turnover was costly to say the least.

At that time, I began to explore the possibility of offering health insurance for our employees. It quickly became obvious that it was quite unaffordable, but as I was speaking to a representative of one of the major insurance carriers they told me about a new incentive plan through the state of Montana that was available for small business to help provide health insurance coverage. I applied for Insure Montana on that day. I made the decision to offer health insurance benefits to our full time employees and pay 100% of the premiums. This incentive was the deciding factor when weighing the affordability of health insurance for our employees and since that time we have had no turnover in our full time staff.

Our insurance premiums have risen by close to 8% per year, and caused us to have to raise our deductible from \$500.00 to \$2700.00 to keep the coverage affordable. I can say without hesitation that to lose the Insure Montana incentive would likely cause me to eliminate the coverage or require employees to pay most of the premium.

I understand that funding is tight all over the country and that budget deficits abound, but this type of program is not a full hand out, but rather a hand up. It requires a substantial investment and commitment from the employer as well. I urge you to consider this in your decision as you go forward with budgetary cuts and allowances.

Cordially yours,

Yvette Worman Sleep Diagnostics, Inc

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 9:24 AM
To: Sark, Jill
Subject: FW: We need to continue funding for Insure Montana

From: Roger Sammons [<mailto:rogersammons@yahoo.com>]
Sent: Thursday, January 24, 2013 9:06 AM
To: InsureMT Conference Room
Cc: Deven Merritt
Subject: We need to continue funding for Insure Montana

Ladies and Gentlemen,

The Insure Montana program has been God send to my business. I own and operate a farming operation with 3 full time and 1 part time employees. Prior to getting signed on with Insure Montana's program, I had an individual policy because I could not afford to insure the whole group. Since being on Insure Montana's program, I have been able to offer health insurance to all my employees that want it. If I had to go back to the old rate structure, I would not be able to afford health insurance.

The Insure Montana program is an excellent use of the tobacco funds. It only makes sense that these funds continue to service the good health of Montanans, both proactively and reactive, and support small businesses like mine. Please continue to fund the Insure Montana program.

Roger Sammons
Treasure Acre Farms
Cut Bank, MT 59427
(406) 229-0386

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 9:24 AM
To: Sark, Jill
Subject: FW: Insure Montana bill SB-27

From: MCCULLOCH, TINA [<mailto:TINAMCCULLOCH@ALLSTATE.COM>]
Sent: Thursday, January 24, 2013 9:13 AM
To: InsureMT Conference Room
Subject: Insure Montana bill SB-27

To whom it may concern,

I am writing to address the issue of bill SB-27.

I am originally from Montana but moved away after college and returned last summer to be near my family and raise my daughter away from the city.

When I arrived in Montana and began looking for employment it was very difficult to find anything that paid anywhere close to what I had been making (around \$60,000 a year) and eventually ended up taking a job with a small Montana employer where I make around \$25,000 a year. It is very difficult to survive and pay my rent and utilities on this amount of money but I was promised health care when I reached my 6 month anniversary which was one of the reasons this job worked for me. At the rate of pay I am making there is nothing left for any type of private health care or doctor visits out of pocket. I have never used the welfare system for anything and prefer to keep it that way. However, if the Insure Montana program is not kept my employer will not be able to afford to continue to offer medical insurance as an option for her employees and this will put me in a position that if my daughter or I get ill or hurt we will be forced to turn to the welfare system for assistance as private medical is not an option for us with my rate of pay. I imagine that the other four employees of this business and their families will be effected in the same way and many other families across the state of Montana. Having all of these families turn to the state welfare system to cover their medical needs would be a larger drain on the state economy then keeping the program in place.

Thank you for the taking the time to read my concerns. I appreciate the consideration in advance.

Sincerely,

Tina McCulloch

109 Second St W
Havre MT 59501
P: 406.265.2273
F: 406.265.5620

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 9:24 AM
To: Sark, Jill
Subject: FW: Preservation of the Insure Program

From: blake [<mailto:blakstand@aol.com>]
Sent: Thursday, January 24, 2013 9:19 AM
To: InsureMT Conference Room
Subject: Preservation of the Insure Program

To Whom It Concern,

I would like to take the time to address the committee on behalf of small business owners. It is not hard to see that agriculture is one of the few industries that seems to be providing our communities within the state some economic traction. I feel the benefits of this stability extend well beyond the ag sector. It is my hope that ag prices remain at a productive level, but my familiarity with ag cycles coupled with farm program and input uncertainties produce concern.

At a time when the State seems to be set on doubling land use fees, holding and taxing water rights, buying when they should be selling, it would be a shame to add the loss of this program to the load small businesses are shouldering. Regardless of your political affiliation, there is no way anyone in the small business sector can tell me that concerns about health insurance haven't kept them awake at night.

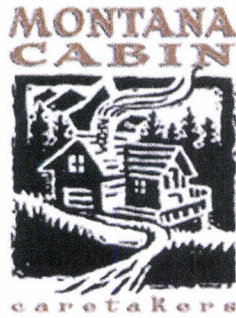
Now I know the State puts forth an abundance of funding for the health insurance of its employees without concern. It seems to me a shame that once again the small business that drives this state's economy are in a position to take another hit.

Insure MT is a good program that does what it is designed to. It provides some stability to a health care system that is unmanagable. It lightens a burden that can make or break small businesses and family budgets. I feel that as a functioning program Insure MT should be funded and kept in place.

One Individual's Opinion.

Thank you,

Blake Standley



1/24/13

To Whom It May Concern:

I have a property management company, Montana Cabin Caretakers, in Big Sky, MT. I am a small business owner who relies on the Insure Montana Program. I have six employees, four full time and two part time. I provide insurance to our full time employees. Every year our health insurance premiums increase. It has gotten to the point of being unaffordable. Without the Insure Montana program I will not be able to provide insurance to my employees.

Small business owners are the backbone of this state. We add stability to our communities and provide good jobs. Please don't turn your back on the small businesses of Montana.

Sincerely,

Ann Van Den Eeden

Sark, Jill

From: Sheri Parker <1sparker@onemain.com>
Sent: Thursday, January 24, 2013 9:53 AM
To: Sark, Jill
Subject: Fw: SB-27

From: [Sheri Parker](#)
Sent: Thursday, January 24, 2013 9:51 AM
To: InsureMt@mt.gov
Cc: [Traci Schell Insurance](#)
Subject: SB-27

To: The Senate Public Health, Welfare and Safety Committee. Room 317
State Capitol on 1/25/13 at 3 PM

To: The Commission of Securities and Insurance (State Auditor's Office) Budget Hearing.
Room 350. State Capitol on 1/29/13 at 8 AM

Hello. My name is Sheri Hanson Parker.

I wish I could be with you today to give my testimony on behalf of the Insure Montana Program, but I am running a small business, Parker's Super Service, and need to be in Miles City.

We have been fortunate to become a part of the Insure Montana Program since its' inception many years ago.

This is an extremely important program in that it has made it possible for me to retain good employees by being able to offer health insurance with the assistance Insure Montana provides. Without this assistance we, as a small business, would not be able to offer affordable health insurance to our employees.

Prior to getting the Insure Montana Program we had lost several great employees to a large company, UPS, who could afford to offer great health insurance to their employees.

I feel that it would be beneficial to the whole State of Montana to expand the Insure Montana Program rather than dropping it. At the very least, please extend this program until 2015 and we are all able to figure out what kind of health care the Obama plans will offer. It is very hard to plan ahead with the uncertainty we are all facing. So please include the Insure Montana Program in the new budget!

Thank you for your time and consideration.

Sheri Hanson Parker
Parker's Super Service, Inc.
Miles City, Montana

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:10 AM
To: Sark, Jill
Subject: FW: Please Fully Fund Insure Montana

From: Peter Leander [<mailto:peter@leanderlaw.com>]
Sent: Wednesday, January 23, 2013 4:54 PM
To: InsureMT Conference Room
Subject: Please Fully Fund Insure Montana

Dear Sir/Mdm.,

I'm a sole practitioner here in Bigfork. I have been in practice since 1985. I have two employees whose insurance I pay for as a benefit.

Although I make my living with words, I fear I cannot adequately tell you how important the Insure Montana plan is to my employees, me and my practice. Both of my employees are single mothers who recently went through challenging divorces which left them responsible for the care of their children. These two women are exemplary paralegals who worked extremely hard and provide a great service to my office in this community. I try to compensate them as well as is possible and commensurate with their professionalism.

I have been paying for their health insurance as part of their compensation. It is crucial to them, their well-being and the well-being of their families, both directly and indirectly.

As you know, there has already been a significant cut in the Insure Montana reimbursement program. That has made it much more difficult for me to provide health insurance benefits to these women. Any further cuts will likely result in termination of those benefits.

Both of these women have been with my office for approximately 10 years. I care about them personally. I also know how rare and valuable it is to have high quality employees remain in a law practice for an extended period of time such as this. I want

to keep them. And I want them to be afforded good preventative and remedial healthcare.

I urge you, I plead with you to keep the Insure Montana program fully funded. Should you have any questions please do not hesitate to contact me.

Sincerely, Peter Leander

Peter A. Leander
Attorney at Law
443 Osborn Ave. Ste. 108
Bigfork, Montana 59911
406-837-4123
(fax) 406-837-4122

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:10 AM
To: Sark, Jill
Subject: FW:

-----Original Message-----

From: wayne edwards [mailto:wayne_wce@yahoo.com]

Sent: Wednesday, January 23, 2013 5:14 PM

To: InsureMT Conference Room

Subject:

I own a small, Sub S business that employs 6 people. Because of the InsureMT program and the tax credit it provides, I am able to provide an excellent health care insurance product for my employees and I pay 100% of their premium. If this program does not continue to be funded, my employees will not only have to pay a portion of their premium, but in addition to other onerous Obama Care fees and taxes being implemented over the next few years, I will have to eliminate at least one position and significantly reduce hours for another. I urge you to continue funding for this program.

WAYNE EDWARDS
FARMERS STATE BANK, DENTON

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:10 AM
To: Sark, Jill
Subject: FW: support insure MT

From: Andrea Goff [<mailto:pinebliss@hotmail.com>]
Sent: Wednesday, January 23, 2013 5:23 PM
To: InsureMT Conference Room
Subject: support insure MT

It is absolutely necessary for small businesses.

It keeps employees in MT. Helps businesses stay solvent.

Thank you,
Andrea Goff
Bigfork, MT

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:01 AM
To: Sark, Jill
Subject: FW: In Support of Insure Montana

From: Circle Insurance Agency - Angela Belus [<mailto:circleins@middrivers.com>]
Sent: Thursday, January 24, 2013 9:56 AM
To: InsureMT Conference Room
Subject: In Support of Insure Montana

Insure Montana Program

I am writing in support of the Insure Montana program. I am an agent living in Circle, Montana, and work with about 19 small groups in the Insure Montana Purchase Pool Program in addition to small groups participating in the Insure Montana Tax Credit Program. Those on the Insure Montana program are truly the only optimistic health insurance customers that walk in our door. Those groups not fortunate enough to participate in either the Purchase Pool program or the Tax Credit program just hear about their annual premium increases for the same coverage and no relief. Insure Montana, funded by the tobacco tax, allows small business to offer excellent health insurance coverage to retain employees as once the plan is in place the employees receive premium assistance and the business receives an incentive payment for health premium contributions...a win-win situation for the employer and employees. The majority of the small businesses I deal with have flat out told me that without Insure Montana they would not be able to offer health insurance to their employees as the premiums are prohibitive. The small businesses are not at all optimistic that there is truth to the statement that the health insurance exchanges will eliminate the need for Insure Montana. It is my understanding the Federal Government will set up Montana's insurance shopping exchange as the 2011 legislature did not set up the Montana exchange, a thought that many are not comfortable with. Many of the small groups are family businesses and will not be eligible for the federal credit and if Insure Montana is eliminated they are unable to afford the premiums. There is too much unknown, far too much confusion, if's and maybe's, possibilities, projections, nothing concrete, etc., regarding all the changes coming with Obamacare and if Insure Montana, a program that actually works, could stay in place it would give the small groups a little time to see how all the changes will truly impact their business and they can make a more informed decision. Thank you.

Angela Belus
Circle Insurance Agency
P.O. Box 479
Circle, Montana 59215
(406)485-2741
FAX: (406)485-2558

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:07 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

-----Original Message-----

From: jim@bigskylumber.com [<mailto:jim@bigskylumber.com>]
Sent: Thursday, January 24, 2013 10:06 AM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

On 2013-01-23 15:57, insuremt@mt.gov wrote:

- > The Insure Montana bill, SB-27, hearing will be held on Friday,
- > January 25th at 3:00 p.m. This hearing will be heard by the Senate
- > Public Health, Welfare and Safety Committee in room 317 at the State
- > Capitol. Public testimony will be allowed.
- >
- > The Commissioner of Securities & Insurance (State Auditor's Office)
- > budget hearing will be held on Tuesday, January 29th beginning at
- > 8:00
- > a.m. in room 350 at the State Capitol. Public testimony will be
- > allowed at 11:00 a.m., but could take place earlier. If you do plan to
- > testify, you should plan to arrive well before 11:00 a.m. The agency's
- > budget will be heard by the General Government Appropriations
- > Subcommittee.
- >
- > If you would like to submit written testimony for either hearing, you
- > can E-mail, fax or mail it to the Insure Montana program (see below)
- > and it will be presented on your behalf.
- >
- > Insure Montana Program
- > Office of the Commissioner of Securities & Insurance Montana State
- > Auditor
- > 840 Helena Avenue
- > Helena, MT 59601
- > (406) 444-2040 or 800-332-6148
- > (406) 444-3435 - fax
- > InsureMT@mt.gov - E-mail

Dear Senate of Public Health, Welfare and Safety Committee, My wife and I own a small business in Libby, Lincoln County. Many of you know about the struggles that our community faces. When we took over this existing business eight years ago, we pledged to ourselves to grow our business and provide for our hometown. We started out with 3 employees and now have 9; our employees and their families depend on us to make good business decisions to keep ahead of the ever changing economical times. For the first time in the total history of our business, we were able to offer health insurance to our employees, their families, as well as ourselves. For some of us, this was the first time we

had ever had health insurance. We would have not been able to do this without the Insure Montana Program. We have been able to retain our dedicated, hard working employees because of this benefit. The government wants to require small businesses to provide insurance for their employees, but the fact is that the premiums are so high that no one can afford traditional plans. That is the beauty of the Insure Montana Program; the state government recognized this and figured out a way to make it affordable; now you want to take it away? That does not make any sense. It is the small businesses and the common hardworking people that keep the government dollars circulating by the taxes we pay. Now you may be forcing me to look my employees in the eye and tell them that the health insurance benefit that they are so proud to have is being taken away? If you take this benefit away, you will hurt the small businesses that participate, their employees and most of all, their families. Please choose to keep the Insure Montana Program; many of us hard working Montanians depend upon it.

Thank you for your time,

James Brooks, Montana Small Business Owner

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:13 AM
To: Sark, Jill
Subject: FW: Please Support Insure Montana

From: Lynne Cebuhar [<mailto:lcebuhar@nisystems.com>]
Sent: Thursday, January 24, 2013 10:10 AM
To: InsureMT Conference Room
Subject: FW: Please Support Insure Montana

From: Lynne Cebuhar [<mailto:lcebuhar@nisystems.com>]
Sent: Friday, January 11, 2013 10:18 AM
To: 'governor@mt.gov'
Subject: Please Support Insure Montana

Governor Bullock,

Please reconsider funding for the Insure Montana Program. Our small business has utilized this program since its inception. We currently provide 100% of the cost of health care coverage for our employees. With the rising costs of health insurance and the current state of the economy, we would no longer be able to provide this valuable benefit to our employees without the tax credit we currently receive from the Insure Montana Program.

Thank you for your time in reconsidering the funding for this invaluable service for Montana's small businesses.

Lynne Cebuhar
Office Manager
National Information Systems
2595 Overland Ave
Billings MT 59102
406-652-5401
406-652-5948 (fax)
lcebuhar@nisystems.com

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:28 AM
To: Sark, Jill
Subject: FW:

From: NW Auto [<mailto:nwauto@centurytel.net>]
Sent: Thursday, January 24, 2013 10:25 AM
To: InsureMT Conference Room
Subject:

To Whom it May Concern;

The Insure Montana program is a critical portion of being able to provide benefits to employees.

If the program does not continue, my company will not be able to provide health insurance benefits to employees without significant cost increases to the employee and/or increases in consumer prices to recover the related costs to the company.

Sincerely,

Jim Florman- President
Northwest Automotive, Inc
33 2nd Ave East
Kalispell, MT 59901
406-756-9511

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:43 AM
To: Sark, Jill
Subject: FW: Iinsure Montana Program

From: Maynard McQuiston [<mailto:MMcQuiston@1stwestinsurance.com>]
Sent: Thursday, January 24, 2013 10:42 AM
To: InsureMT Conference Room
Subject: Iinsure Montana Program

I would like to show my support for the Insure Montana Program as an Agent for BC/BS of Montana I have numerous groups on the program it would be very detrimental to those employers to lose the ability to provide health coverage for their employees. The groups I have under the program would not have health Insurance without being able to provide Insure Montana funding if we are genuinely worried in this Country about making sure all Americans have health insurance then we can't take this funding away from Montana Citizens. I urge you to take the steps to make sure the funding stays in place for the Insure Montana Program Thank You.

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 11:14 AM
To: Sark, Jill
Subject: FW:

From: Dawn [<mailto:yes1can@aol.com>]
Sent: Thursday, January 24, 2013 11:06 AM
To: InsureMT Conference Room
Subject:

January 24, 2013

To whom it may concern:

I am an employee of a small independently owned business. As an employee of this company I receive medical insurance through Insure Montana. Without this available resource it would be impossible for any and/or all employees of this company to obtain affordable health insurance. As an example one of the employees dependent upon this insurance is diagnosed with an incurable cancer and whose life is to date preserved thanks to Insure Montana benefits. My own personal necessity is a matter of age and income status. I could not afford any insurance without the Insure Montana benefits. As I see it, as do the majority, this is a very necessary benefits to keep available to companies just like mine. I can't imagine the hardship and/or lives lost due to the loss of affordable health insurance in Montana.

Please consider the possible devastation to the population, small businesses, and families should Insure Montana be discontinued.

Thank you for your attention,

Dawn Haffeman
Pete Stivers, PhD., P.C.

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 11:14 AM
To: Sark, Jill
Subject: FW: SB-27 Insure MT

-----Original Message-----

From: Crystal Winters [<mailto:crystalwinters@bresnan.net>]
Sent: Thursday, January 24, 2013 11:07 AM
To: InsureMT Conference Room
Subject: SB-27 Insure MT

To Our Public Servants,

Please continue funding for the INSURE MONTANA PROGRAM. We are a small retail business that is now able to offer insurance to our employees thanks to this program.

Premiums would be at least ONE QUARTER of an employees WAGE without the benefit of this program. This is not affordable for us or them without the assistance provided by this plan.

The security of having insurance is a huge moral booster for our workers and improves the health and happiness of our workforce. It offers health care for persons in lower income jobs so they can WORK and EARN an income INSTEAD of opting for welfare to cover their health care needs.

PLEASE continue funding for this plan and allow our employees the DIGNITY OF WORKING for a sustainable living with affordable health care benefits.

Sincerely,

Susan Drynan
Crystal Winters Gifts
232 Central Ave.
Whitefish, MT 59937
406-862-6104

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 11:53 AM
To: Sark, Jill
Subject: FW: Written testimony

From: Ric Wilcomb [mailto:ric_wilcomb@hotmail.com]
Sent: Thursday, January 24, 2013 11:51 AM
To: InsureMT Conference Room
Subject: Written testimony

Written testimony if it's still needed:

Garden City Property Management is an original participant in the Insure Montana program. Our employees having the ability to provide health insurance for themselves and their families is a terrific benefit for all concerned. We retain good long term employees in part by helping provide health insurance; the employees are able to provide for their families.

Twice in the last five years previously uninsured employee's spouses have suffered major sudden health issues that would have bankrupted their families if not for Insure Montana.

The employer incentive portion of the Insure Montana program enables us to provide the opportunity for our employees to have health insurance. The employee assistance portion enables them to take advantage of that opportunity.

This is a state program that works and helps small business.

Ric Wilcomb
Owner of Garden City Property Management

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 11:58 AM
To: Sark, Jill
Subject: FW: Insure Montana bill, SB-27

From: Connie [<mailto:concare@nemont.net>]
Sent: Thursday, January 24, 2013 11:56 AM
To: InsureMT Conference Room
Subject: Insure Montana bill, SB-27

To Commissioner of Securities & Insurance (State Auditor's Office)

Constance Care Child Care Center (established 1989) was accepted into the Insure Montan Program in the spring of 2010, after being on the waiting list. Several of my employees have been and are enrolled in the program. This year I have four employees participating. Constance Care paid \$10 000 into Insure Montana in 2012 as I pay 50% of employees policies and they pay the other 50%. The child care profession always struggles to make ends meet, as do the employees. Please continue Insure Montana as it would be impossible for me or my employees to pay any additional money to be covered by insurance. Thank you for your consideration.

Sincerely,
Connie Nelson
Director
Constance Care Child Care Center
213 Dodge Street
Plentywood, MT 59254
406-765-1434
concare@nemont.net

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 12:59 PM
To: Sark, Jill
Subject: FW: Keeping Insure MT Funded

From: Richard Schoenfelder [<mailto:richard@msdrivetrain.com>]
Sent: Thursday, January 24, 2013 12:41 PM
To: InsureMT Conference Room
Subject: Keeping Insure MT Funded

Hi, My name is Richard Schoenfelder and as a small business owner Insure MT is essential in have my employees be able to afford the insurance premiums. We provide insurance for them and pay 50% of their premium but the cost of good insurance is so high that it will be a struggle for them to pay the rest of the premium as most of our employees are over 50. I know many small businesses are in the same situation as we want our employees to have health care insurance but for small businesses it is very hard to do. Insure MT has been a blessing for one of our employees as his wife has got cancer and he would have to find another job with insurance benefits or she would.

Sincerely, Richard Schoenfelder
Mountain States Drivetrain

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 12:59 PM
To: Sark, Jill
Subject: FW: SB-27

From: phyllis [<mailto:phyllis@kxlo-klcm.com>]
Sent: Thursday, January 24, 2013 12:08 PM
To: InsureMT Conference Room
Subject: SB-27

KXLO and KLCM are small community, family owned businesses and if it was not for the incentive program and assistance program our employees would be unable to afford insurance and we would be unable to offer insurance. With this program ending there will be 4 people who will be without insurance that otherwise could not afford it. I am requesting that you keep this program intact so that we can offer benefits that we would otherwise not be able to offer and would make it more difficult for us to compete in the job market as this is the only benefit we can offer other than paid vacation. Thank you for your consideration and I will be watching to see who is voting for and who is voting against.

Phyllis Hall
Station Manager
KXLO KLCM Radio
620 NE Main St.
Lewistown, MT 59457

(406) 366-2752 (cell)
(406) 535-3441 (office)



Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 1:12 PM
To: Sark, Jill
Subject: FW: Insure Montana bill, SB-27

From: Barbara Leland [<mailto:barb640@hotmail.com>]
Sent: Thursday, January 24, 2013 1:03 PM
To: InsureMT Conference Room
Subject: Insure Montana bill, SB-27

Please present the following statement on my behalf at the hearing concerning SB-27. Thanks.

Dear Legislators:

It is my understanding that the Montana Legislature will be considering the elimination of the Insure Montana Program.

As a locally-owned Helena, Montana small business, I have relied on this program since its inception. Because of insure Montana, it has been possible for me to provide all my full-time employees with health insurance. Insure Montana has given me an incentive to provide the insurance, since I know I will be reimbursed for some of the cost.

Without Insure Montana, I would probably not offer the insurance benefit to my employees. Only my manager would get the benefit of insurance coverage. Thank you for listening.

Barb Leland, Owner
Friendly's Sinclair
1831 11th Avenue
Helena, Mt.

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 1:13 PM
To: Sark, Jill
Subject: FW: Insure Montana Funding

From: Marci Weedall [<mailto:marcimae52@gmail.com>]
Sent: Thursday, January 24, 2013 1:04 PM
To: Marci Weedall
Subject: Insure Montana Funding

It has come to my attention that the funding for insure Montana is going to be eliminated January 1st, 2014. As a Montana voter I strongly oppose this action. Montana has a lot of small businesses that ultimately feed our local economy and participate in this program. You would be ill advised to take any actions that would disrupt or discourage small business among your voters. As an employee of a small business, making ends meet is hard enough and the help of insure Montana has made it affordable for me to have some form of health insurance.

Marcella Davis

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 1:33 PM
To: Sark, Jill
Subject: FW:

From: plumbermick@aol.com [<mailto:plumbermick@aol.com>]
Sent: Thursday, January 24, 2013 1:30 PM
To: InsureMT Conference Room
Subject:

To Whom it may Concern,

I am writing this letter in support of maintaining InsureMT. At a time when employee insurance seems to be in the fore front and being forced on people one way or another, it seems very foolish to not support a program like this. We provide insurance for the employees and their families. I look at this as a way to maintain good people on my staff. One of the ways we are able to do this is because of InsureMT. If this program is not re-funded, it will really support my opinion that government really does not know how to run a business.

Mick S Brown
President
Mr. Rooter Plumbing
Brown Plumbing & Heating
406-656-8585 or 652-4777



Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 1:43 PM
To: Sark, Jill
Subject: FW: testimony From Shafer's Auto Inc

From: Shafer's Auto Inc [<mailto:sales@shafersauto.com>]
Sent: Thursday, January 24, 2013 1:41 PM
To: InsureMT Conference Room
Subject: testimony From Shafer's Auto Inc

Good Afternoon,

I am Marci Shafer, Vice President of Shafer's Auto Inc. Shafer's Auto Inc was one of the first businesses that qualified for the Insure Montana Program. Our business employs 3 to 4 employees, which usually falls below any guideline for group insurance. This program has proved invaluable for our business as we did not think we could provide health insurance to our employees. It is because of this insurance program we can draw and retain qualified employees. This program allows us to pay 100% of our employee's premiums and providing a great service in keeping our employees healthy. Eliminating this program would be detrimental to our business, all small businesses alike, and the health of the employees.

Thank you

Marci Shafer

Vice President, Shafer's Auto Inc

120 S 37th St

Billings, MT 59101

406-248-5634

We are writing to voice our support for the Insure Montana program and ask that funding for this program be continued. We are small business owners who have participated in the tax credit portion of the Insure Montana program. This program has contributed substantially to our businesses ability to provide quality affordable health care insurance to ourselves and our employees. In these challenging financial times the Insure Montana program has allowed us to continue to provide this important and valuable benefit to our employees. Unfortunately, the vast majority of families are one health catastrophe away from bankruptcy without quality health insurance. Providing quality insurance to our employees not only serves as protection from potential financial ruin but it also plays a valuable role in employee recruitment and retention. This improves the viability of our business and thus the economic wellbeing of our state.

One argument against continuing funding for the Insure Montana program has been the establishment of insurance exchanges that will allow small businesses to purchase health insurance starting in 2014. I would argue that the proposition of purchasing insurance through these federal insurance exchanges is unpredictable at best and may not be the most viable option for small businesses to provide quality and affordable health insurance. I would at least encourage funding of the Insure Montana program until 2016 so that the effectiveness of these exchanges can be assessed without having detrimental effects on the small businesses currently enrolled in the Insure Montana program.

It is paramount that small businesses in our state have the necessary means to provide health insurance for the business owners and employees. Quality and affordable health insurance improves the health of individual Montanans and protects against possible financial ruin when a medical catastrophe arises. Healthy employees, along with improved recruitment and retention that is realized when a health insurance benefit is offered, contributes greatly to the viability of any small business. In a state whose economic health is largely based on the success of small businesses it is imperative that state government does all it can to protect these businesses. The Insure Montana program is one tool that can improve individual health and the health of small business. We would encourage you to strongly consider continued funding of this valuable program and thank you for supporting small businesses in Montana.

Respectfully,

Seth D. Halverson and Christian E. Appel
Co-Owners of Great Northern Physical Therapy
Bozeman, MT



To Whom it May Concern,

It has come to my attention that the funding for insure Montana is going to be eliminated January 1st, 2014.

As a Montana voter, I strongly oppose this action. Montana has a lot of small businesses that ultimately feed our local economy and participate in this program.

You would be ill advised to take any actions that would disrupt or discourage small business among your voters.

As an owner of a small business, making ends meet is hard enough and the help of insure Montana has made it affordable for me to provide health insurance for my hard working, tax-paying, employees.

I value my employees and Insure Montana has provided an excellent way to assist me in providing health insurance.

I should hope that you value small businesses and hard working Montanans and continue funding for the program.

Sincerely,

Jenny Yannone, Owner of The Sewing Palace

Sark, Jill

From: InsureMT Conference Room
Sent: Wednesday, January 23, 2013 3:36 PM
To: Sark, Jill
Subject: FW: SB 27

From: Ross Simser [<mailto:rsimser-pcins@itstriangle.com>]
Sent: Wednesday, January 23, 2013 3:29 PM
To: InsureMT Conference Room
Subject: SB 27

I am writing in support of the Insure MT program. My company has participated for several years on the tax subsidy side of the program. We are fortunate to be able to afford to cover all our employee and dependent cost for health insurance but the fact that we received a check for \$ 14,000 to \$ 15,000 a year made it easier to pay those premiums. This year we will spend in excess of \$ 70,000 for 6 employees and dependents and I don't anticipate that that will go down in the future.

Ross Simser
Phillips County Ins
PO Box 1610
Malta, MT 59538
406-654-1200

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 2:05 PM
To: Sark, Jill
Subject: FW: Hearings

-----Original Message-----

From: mplantetss@aol.com [<mailto:mplantetss@aol.com>]
Sent: Thursday, January 24, 2013 2:00 PM
To: InsureMT Conference Room
Subject: Hearings

To whom it may concern:

Working for a Non Profit with only 2 employees Insure Mt. Is a Huge asset to us. Without it, it will severely hurt us and most likely will eliminate our organization from offering us health insurance. Or make health insurance un- affordable for myself and my coworker.

Please reconsider eliminating Insure Mt.

Ric Plante
DOC Montana Youth Soccer
1 406 581-8606
Sent from my Verizon Wireless BlackBerry

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 2:05 PM
To: Sark, Jill
Subject: FW: Written Testimony-The White Room

From: timmy thomas [<mailto:brothertimmy@yahoo.com>]
Sent: Thursday, January 24, 2013 1:46 PM
To: InsureMT Conference Room
Cc: Timmy Thomas
Subject: Written Testimony-The White Room

Those who make sound decisions for the people of Montana,

On behalf of myself, my family and my business partner Charles Duffy of The White Room Mountain Shop located in Whitefish, I would like to voice my significant concern regarding the possible end to funding for the Insure Montana subsidy program for small business owners statewide.

My business has participated in this program for three years and has certainly never taken the funding for granted. Being a small business owner is by no means a "get rich quick scheme." Having a program like Insure Montana literally allows for an individual in a modest tax bracket to acquire the health insurance needed to support the well being of a small family (son - 6yrs / daughter - 3 yrs). To think that my premium would be \$1140.00 per month would be impossible to sustain.

My heart sank when I received the email that stated the future budget would not include this subsidy. If in fact we are a state that puts our citizens first, then Insure Montana should most definitely exist for the next 2 years and BEYOND. I had no idea how many visits to the doctor's office can take place annually for a HEALTHY family.

Governor Bullock, please consider the individuals who are putting their necks out as entrepreneurs to support a family in rural Montana. My small business of 7 years is a classic example of making it work in Whitefish. The White Room is a small ski shop that employs 8 individuals, provides plenty of local tax money for improvements at the city level (Whitefish 2% luxury tax) as we are now seeing gross revenues of over 400K annually. We were on the waiting list to receive funding from Insure Montana for three years before we were accepted in the program in 2008. Not a day passes that we are not thankful and grateful for this program.

It is my understanding that the state's tobacco tax has a direct correlation with the money's provided for this program. If this is true, why would this program be tampered with? Please keep the Insure Montana program in place for small business' and families like ours.

Thank you kindly for your time....be well,

Timmy Thomas

Co-Owner

The White Room

Whitefish, Montana

tim@whiteroomshop.com

brothertimmy@yahoo.com

<http://www.whiteroomshop.com/>

SENATE PUBLIC HEALTH, WELFARE AND SAFETY COMMITTEE

January 24, 2013

Dear Committee Members,

I am writing this letter for the employees and owner of Blend's Copy Shop, Inc. who derive a benefit from the Insure Montana program. If it were not for this program we would almost certainly be without health insurance. Our employer offers health insurance and receives the Insure Montana tax credit. With rising health insurance premiums small businesses can not afford to offer insurance for their employees without the help that Insure Montana provides. If it were not for Insure Montana many families would be without health insurance.


This program is keeping people insured. In a time when health insurance is so costly that families and businesses can no longer afford the premiums that is quite an accomplishment and a success story the state should be proud of. But instead of continuing or even expanding the program it is being discontinued at a time that it is needed most.

I understand that in January 2014 people losing their coverage will be able to apply for the ACA Health Insurance Exchange. That might be all well and good but there are no specifics as to what kind of coverage is offered and at what price. We have read articles with some expected premium costs, and the expected costs are the same as can be purchased on the open market now, therefore offering no help. There are no details about the coverage or cost, and to stop a proven program such as Insure Montana with an "expectation" that affordable coverage "may" be obtained is a huge gamble with people's health that need not be taken.

The ten million dollar price tag for this program can no longer be funded through the tobacco tax, but could be funded through a different source for the next two years. That will be time to see what the state of health care will be after the ACA has been in place for awhile. If the health care exchanges are working and people are insured then Insure Montana will no longer be needed and funding can be stopped. But if the exchanges are not providing insurance that is any different than what is available today then Insure Montana will still be needed. If we stop the Insure Montana program and people lose their coverage and can not get good, affordable coverage then I imagine a good number of them will fall under Medicaid. Then the state will be responsible for paying all of their healthcare costs and not just helping with their insurance premiums, making the ten million dollars for Insure Montana not just the right thing to do but also a bargain.

We urge you to use a little of the surplus and fund the Insure Montana program. This will keep families insured in these troubling times and save the state money in the long run. Thank you very much for your time and consideration.

Sincerely,


Kenneth Legg
Bookkeeper
Blend's Copy Shop, Inc.
509 1st Ave. No.
Great Falls, MT 59401
406-454-3466

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 8:02 AM
To: Sark, Jill
Subject: FW:

From: Wacey Ott [mailto:b_jsawmill@yahoo.com]
Sent: Thursday, January 24, 2013 8:00 AM
To: InsureMT Conference Room
Subject:

I feel InsureMt is essential to small business. Montana needs to support small business to keep a vital economy. The price of health insurance is very prohibitive for the small business owner. Sincerely, Gayle Ott B & J Sawmill Reed Point, Mt.

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:11 AM
To: Sark, Jill
Subject: FW: Insure Montana

From: kriley@bresnan.net [<mailto:kriley@bresnan.net>]
Sent: Wednesday, January 23, 2013 6:17 PM
To: Bullock, Governor
Cc: InsureMT Conference Room
Subject: Insure Montana

I would like to relay my support for funding for Insure Montana. It has been a very helpful program for our small business, Hellgate Transportation in Missoula Montana. We are a school bus transportation company that has been in business for over 50 years, serving our rural elementary school, Hellgate Elementary. This program has helped us be able to provide assistance with health insurance for our full time employees. Please do not cut funding for this valuable program. We appreciate it and would like to continue to utilize this program for our health insurance needs.

Thank you for your consideration.

Sincerely,

Kathy Riley
Hellgate Transportation
Missoula, Mt 59808



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Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:10 AM
To: Sark, Jill
Subject: FW: Changes

From: tim newman [<mailto:hometechgfmt@msn.com>]
Sent: Wednesday, January 23, 2013 5:27 PM
To: InsureMT Conference Room
Subject: Changes

I did write to the Gov. regarding the changes in our insurance. Its looking like we will be forced out of business by the new mandates, if family business will not be covered under the new programs. We may be able to remain in business if workmans comp. for myself would satisfy the mandates? Then we will still have to find health insurance. Its disappointing that the medical field can adjust charges, for the same procedure, to different patients depending on their method of payment. The quality of care today, for the most part, is dependant on if you have insurance, and the type of insurance you have. I feel that there should be alittle more focus on standardizing medical charges, for fairness to all. I've seen to many people who have worked all thier lives to prepare for retirement, pay off thier homes, then wiped clean because of a medical charges. The goal should be to work for a content retirement, and not to have to relinquish all your gains due to medical bills.

Sincerely,

Tim Newman - Hometech Electric

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:10 AM
To: Sark, Jill
Subject: FW: Please Support Insure Montana

From: Seth Turner [<mailto:seth@blacktieskis.com>]
Sent: Wednesday, January 23, 2013 5:26 PM
To: Bullock, Governor
Cc: InsureMT Conference Room
Subject: Please Support Insure Montana

Dear Governors Office,

I am currently enrolled in the Insure MT program and as a small business that it still too small to require health insurance for employees I do stand behind this program 100% and feel that the continued funding is absolutely necessary for this program to support small businesses that offer health insurance to their employees that otherwise may not be able to without this program in place. Please keep the Insure Montana Program funded so I can continue to offer employees these benefits that not many can afford. This program supports us and allows many to receive benefits they may not otherwise be able to have access too as individuals and that I as a small business and employer would not be able to afford.

Thanks,

Seth Turner
Owner



406-995-3372
888-995-4386
www.blacktieskis.com

Big Sky

Please consider the environment before printing this e-mail

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:09 AM
To: Sark, Jill
Subject: FW: Insure Montana Program

From: HANSON, JESSI [<mailto:JESSIHANSON@ALLSTATE.COM>]
Sent: Wednesday, January 23, 2013 4:20 PM
To: InsureMT Conference Room
Subject: Insure Montana Program

My family and I both strongly believe that this program should get the funding it needs to continue. It helps my family out tremendously with our budget and allows us to be able to do annual checkups to ensure our health and be able to afford to visit the doctor if we need to. It not only helps the working man out, but it gives **employers** the opportunity to offer benefits that most employees are looking for and need to have as they might not be able to do so on their own.

Please let this program continue.

Sincerely,

Jessi Hanson
Allstate Insurance
Assistant Sales Producer
Columbia Falls, MT
P: 406-892-1770
F: 406-892-1742
jessihanson@allstate.com

Please do not respond to this communication using personal or sensitive information.

*****Be sure to like us on Facebook @ Columbia Falls Allstate Agency***

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:09 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: KNEEDLER, LYNN [<mailto:LYNNKNEEDLER2@allstate.com>]
Sent: Wednesday, January 23, 2013 4:35 PM
To: InsureMT Conference Room
Subject: Insure Montana Legislative hearings

To Whom It May Concern:

The Insure Montana Program has been very valuable to me personally. Because of the program, my employer has been able to provide good health insurance coverage to me as a middle-aged employee which she would not be able to provide without the program.

I did not have coverage for years and have been very grateful for the opportunity to utilize a great health care system because I have good coverage. A couple of health concerns have come up in the last few years and I've been able to get care to prevent further issues.

Not only is the program a blessing to employees, it gives employers the opportunity to offer coverage as incentive to their employees, thus improving morale and loyalty to the company.

Please make every effort to see that this program continues.

Sincerely,

Lynn Kneedler, Sr. Sales Associate

lynnkneedler2@allstate.com

Great Northern Insurance - Allstate
729 Nucleus Ave., Suite D
PO Box 367
Columbia Falls, MT 59912
ph: 406.892-1770 / fax: 406.892-1742

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 7:10 AM
To: Sark, Jill
Subject: FW: Insure MT

From: Aageson (Primary), Carrie Ellen [<mailto:CAageson@allstate.com>]
Sent: Wednesday, January 23, 2013 4:35 PM
To: InsureMT Conference Room
Subject: Insure MT

To Whom It May Concern,

I am writing to tell you how important the InsureMT program is to my small business. I employ 6 people, in addition to myself.

Being able to offer health insurance to my staff is a vital component to being able to attract and retain quality employees. Even with the subsidies, there have been increases over the years, but the protection is important to myself and my employees.

Were it not for the InsurMT program, I would not engage in offering comprehensive health insurance as an employee benefit. There simply is not enough revenue for a small business to fully underwrite the cost of health insurance without this valuable program.

I strongly urge you to continue to include the InsureMT in the MT budget and assist small business people, like myself in offering competitive jobs and benefits.

Please do not respond to this communication using personal or sensitive information.

Carrie Aageson, CIC, CLTC - Owner Agent

109 Second St W
Havre MT 59501
P: 406.265.2273
F: 406.265.5620

Like what I'm doing? We love referrals!

Click [here](#) to refer our business to a friend or family and earn a \$20 gift card!

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 7:13 AM
To: Sark, Jill
Subject: FW: Insure MY

-----Original Message-----

From: Betsy Robinson [<mailto:wtu@mcn.net>]
Sent: Thursday, January 24, 2013 6:34 PM
To: InsureMT Conference Room
Subject: Insure MY

Betsy Robinson
Wild Things Unlimited
P.O. Box 1522
Bozeman, MT 59771

I am writing to urge you to continue to fund the Insure Montana for small businesses in Montana. I am the director of one of the businesses that receives health insurance support through this program and it is invaluable to us. Without the Insure Montana program none of our employees, including myself, would be able to afford anything but catastrophic care insurance with a very high deductible.

Last January I collapsed with a twisted lower intestine, was rushed to the hospital by ambulance and almost died. I had emergency surgery and half of my lower intestine was removed, and my hospital stay last for eight days. The bills totaled over \$80,000. If I had not been covered by this wonderful program I would have had to declare bankruptcy - there is no way that I could have paid off such an enormous bill. In March, one of our employees had an accident loading his wood stove at his home and suffered from serious burns. Once again, he could not have afforded his hospital and therapy care.

This program provides good insurance to thousands of people who otherwise could not afford health insurance, and in the long run it saves the state of MT money by averting the potential Medicaid and emergency room visits. Please, do the right thing and not only continue to fund Insure Montana, but also consider expanding this tremendous program to include more small businesses.

Thank you,

Betsy Robinson
wtu@mcn.net

Sent from my iPad

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 7:14 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

-----Original Message-----

From: Kate Banner [<mailto:kate@montanacowhorses.com>]
Sent: Thursday, January 24, 2013 11:21 PM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Can you please pass this letter along at the Insure Montana Legislative hearings on my behalf. Thank you.

Kate Banner
Sun River Horse and Cattle Company, Inc.
1231 U.S. Hwy 89
Sun River, MT 59483

The Honorable Steve Bullock
Governor of Montana
P.O. Box 200801
Helena, MT 59620-0801

Dear Governor Bullock:

I am a small business owner in the state of Montana. Our business is called Sun River Horse & Cattle Company, Inc. We run a feeder cattle operation in the winter, and run cattle on grass and train horses in the summer. We have been benefiting from your program called Insure Montana for the past two years. It has come to my attention that funding for that program is in jeopardy, and I am grateful for the chance to write and share how that program has not only benefited us, but generated about a million each year in revenue for citizens of the State of Montana.

Though our business is small and we personally make a very modest income, we are the custodians of Montana raised cattle purchased by out of state investors who through us, pay about a million for the purchase of cattle (500-800), feed (including but not limited to hay, straw, wheat, processing, shipping, fuel, packing, etc.), veterinary services, medicine, vaccines, livestock shipping, livestock yard commissions, livestock equipment, electricity, contract labor for fencing, and so on. You cannot possibly understand all that is involved as it trickles down into our Montana economy, just as I am sure I cannot totally understand all of the considerations behind finding funding for this program.

Before we were enrolled in Insure Montana we simply could not afford health insurance and therefore did not have any. At that time in 2009 my husband suffered a stroke at age 38. He does not smoke, has a drink 3 times a year, is not at all over weigh and is very physically active. Doctors were, and still are stumped as to the cause. He was and is now a very hard worker who positively contributes to society through our business with everything he has as do I. We still owe hospital fees associated with that stroke because we had no insurance. Heath insurance has been a remarkable blessing and a huge encouragement to our small but impressionable business. If not for the personal connection with my husband, these investors would take their money to Colorado, Texas, or elsewhere. At this point we are at an age and occupation where we must have a job with insurance benefits. We are hoping to continue doing what we do in our

business located in Sun River, Montana. Thank you for considering this letter as you make decisions about the future of Insure Montana. It is great to see programs that directly solve known obstacles for the people who own and work our small businesses across the state of Montana.

Sincerely,

Kate Banner

----- Original Message -----

From: insuremt@mt.gov

To: kate@montanacowhorses.com

Sent: Wednesday, January 23, 2013 3:57:25 PM

Subject: Insure Montana Legislative hearings

The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

The Commissioner of Securities & Insurance (State Auditor's Office) budget hearing will be held on Tuesday, January 29th beginning at 8:00 a.m. in room 350 at the State Capitol. Public testimony will be allowed at 11:00 a.m., but could take place earlier. If you do plan to testify, you should plan to arrive well before 11:00 a.m. The agency's budget will be heard by the General Government Appropriations Subcommittee.

If you would like to submit written testimony for either hearing, you can E-mail, fax or mail it to the Insure Montana program (see below) and it will be presented on your behalf.

Insure Montana Program

Office of the Commissioner of Securities & Insurance Montana State Auditor

840 Helena Avenue

Helena, MT 59601

(406) 444-2040 or 800-332-6148

(406) 444-3435 - fax

InsureMT@mt.gov - E-mail

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 7:41 AM
To: Sark, Jill
Subject: FW: Hearing for insure mt

-----Original Message-----

From: brooke morris [<mailto:disfunktionalxxx@aol.com>]
Sent: Friday, January 25, 2013 7:34 AM
To: InsureMT Conference Room
Subject: Hearing for insure mt

Hello. My name is Brooke Morris. My husband Justin also gets help from insure Montana. This program helps us greatly every month. It would really effect our monthly budget if we no longer received this help. We live pay check to pay check and have two little girls to take care. This is a wonderful program that helps many people just like us. I don't know how we would afford things if this was taken away. I would ask that you please keep this awesome program going in the future. Thank you for your time.

Brooke and Justin Morris

Rehbein Ford^{INC.}

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601

To Whom It May Concern:

Rehbein Ford, Inc. is a Ford dealership located in Plains, M.T. and one of the small business owners in Montana that will be adversely affected if funding for the Insure Montana Program is not approved. Insurance premiums have gone up every year and every agent we've spoken with assures us that this will likely continue. Now, more than ever it is the small business owner that desperately needs their state to support them. Without the funding, many small businesses will be forced to cut benefits and leave their employees without coverage. The stipends allow us to find a middle ground whereby both the employee and the employer can be comfortable with their costs for coverage. To cut this program as the nation faces monumental changes in the healthcare industry is a mistake. I would ask that the program be allowed to continue and funding approved.

Thank you,



Wade Rehbein
Dealer Principal
Rehbein Ford, Inc.

7467 MT Hwy 200 • Plains, MT 59859
Phone: (406) 826-3381 • Fax: (406) 826-3384
www.rehbeinford.com

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 9:03 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

-----Original Message-----

From: riverinn@wispwest.net [<mailto:riverinn@wispwest.net>]
Sent: Friday, January 25, 2013 8:12 AM
To: InsureMT Conference Room
Cc: riverinn@wispwest.net
Subject: Re: Insure Montana Legislative hearings

Our small business, Inn & Art, Inc., has been operating successfully since 1996. We signed up for the Insure Montana program the first year it began.

Insure Montana has been a huge help to our business. They have assisted our small business to provide group health insurance for employees and assisted our employees with paying their share. We have been able to afford very good insurance for quite a reasonable rate.

The cost of insurance has gone "through the roof" in the past 10 years.
the Insure Montana program has made it possible to provide great health care at reasonable expense for small business owners and employees.

Our small business scrambles to make money each year. Without Insure Montana each month and year would be significantly more difficult.

After establishing and growing a very effective tool to support small businesses in Montana, we were shocked that Governor Schweitzer and Governor Bullock had not continued the program in their budgets.
Let's keep this fine program. It is great for small business, our state and our country.

Sincerely,
Delores Van Zyl
Ursula Neese
Owners
Inn & Art, Inc.
4950 Hwy 89 South
Livingston, MT 59047
406 222 2429

- > The Insure Montana bill, SB-27, hearing will be held on Friday,
- > January 25th at 3:00 p.m. This hearing will be heard by the Senate
- > Public Health, Welfare and Safety Committee in room 317 at the State

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 9:21 AM
To: Sark, Jill
Subject: FW: SB-27

From: JANET HAYNIE [<mailto:zeeta@midrivers.com>]
Sent: Friday, January 25, 2013 9:18 AM
To: InsureMT Conference Room
Subject: SB-27

Insure Montana,

What a brilliant idea to use tobacco tax dollars to fund Insure Montana! All of the 40.5 million in tobacco tax dollars should be used to reduce health care costs to all Montana residents that are health conscious. We would prefer affordable health care and thus not apply for this wonderful program! Until that day comes, we so appreciate this program and encourage the continuation of this program!

Thanks,
Hanz & Janet Haynie
Circle Mt

Sark, Jill

From: InsureMT Conference Room
Sent: Thursday, January 24, 2013 10:01 AM
To: Sark, Jill
Subject: FW: In Support of Insure Montana

From: Circle Insurance Agency - Angela Belus [<mailto:circleins@midrivers.com>]
Sent: Thursday, January 24, 2013 9:56 AM
To: InsureMT Conference Room
Subject: In Support of Insure Montana

Insure Montana Program

I am writing in support of the Insure Montana program. I am an agent living in Circle, Montana, and work with about 19 small groups in the Insure Montana Purchase Pool Program in addition to small groups participating in the Insure Montana Tax Credit Program. Those on the Insure Montana program are truly the only optimistic health insurance customers that walk in our door. Those groups not fortunate enough to participate in either the Purchase Pool program or the Tax Credit program just hear about their annual premium increases for the same coverage and no relief. Insure Montana, funded by the tobacco tax, allows small business to offer excellent health insurance coverage to retain employees as once the plan is in place the employees receive premium assistance and the business receives an incentive payment for health premium contributions...a win-win situation for the employer and employees. The majority of the small businesses I deal with have flat out told me that without Insure Montana they would not be able to offer health insurance to their employees as the premiums are prohibitive. The small businesses are not at all optimistic that there is truth to the statement that the health insurance exchanges will eliminate the need for Insure Montana. It is my understanding the Federal Government will set up Montana's insurance shopping exchange as the 2011 legislature did not set up the Montana exchange, a thought that many are not comfortable with. Many of the small groups are family businesses and will not be eligible for the federal credit and if Insure Montana is eliminated they are unable to afford the premiums. There is too much unknown, far too much confusion, if's and maybe's, possibilities, projections, nothing concrete, etc., regarding all the changes coming with Obamacare and if Insure Montana, a program that actually works, could stay in place it would give the small groups a little time to see how all the changes will truly impact their business and they can make a more informed decision. Thank you.

Angela Belus
Circle Insurance Agency
P.O. Box 479
Circle, Montana 59215
(406)485-2741
FAX: (406)485-2558

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 10:08 AM
To: Sark, Jill
Subject: FW: Testimony for hearings

From: cookecityantlers@msn.com [<mailto:cookecityantlers@msn.com>]
Sent: Friday, January 25, 2013 9:41 AM
To: InsureMT Conference Room
Subject: Testimony for hearings

My husband and I own a very small business in Cooke City. Our business is a small resort with a lodge in which we operate a bar and restaurant along with some cabins and motel rooms that we rent out on a nightly basis. When we bought our business, it was in very, very poor repair so all of our money HAD to go into our business. We could not afford to have any employees, so it was just my husband and I to do all of the work. We did not mind because we had a vision of what it could be and that kept us going. Because all of the money we could make had to go to pay bills and buy materials to fix the many problems that came up daily, it left no money for ANYTHING else, including health insurance. We are very responsible people and normally would make something like health insurance a priority, but if you are trying to decide whether to pay the business loan, electric bill, propane bill OR health insurance, the choice is obvious...health insurance is not a possibility and we just prayed that we would not get sick or hurt. Although we always worried about not having it, our prayers were answered and we stayed healthy.

In 2007 an insurance agent spoke at one of our Chamber of Commerce meetings and informed us about the Insure Montana program. Money was still very tight for us but I decided to talk to the agent after the meeting. She gave me all of the information on it and got us signed up. Mind you, even with the help the program could possibly give us, it was still going to be a stretch for us to afford, but over the time we had been uninsured, we worried about it a great deal. We were on a waiting list for about 6 months and then were fortunate enough to be accepted into the program. We have been on it since then and are more appreciative than one could possibly imagine because in 2011 I began to have trouble with my back and went almost a year in pure agony (while I worked). In August of 2011 a doctor found two stress fractures in my back between L4 and L5 and the disc was nearly gone. I underwent surgery to fuse the vertebrae and it was 100% successful, I believe largely because of the great neurosurgeon I was fortunate to have. The surgery was in excess of \$100K and I shudder to think how my back and ultimately my business would be if I had not been insured.

Our premiums keep going up with Blue Cross and Blue Shield. When we first started, our premiums were around \$500 (without counting Insure Montana assistance) a month for both of us and the premium now is \$763 (without counting Insure Montana assistance) a month. The assistance we have received from Insure Montana has varied slightly each year, but has been around \$200 a month. I understand the Insure Montana Program is in jeopardy and may not continue after 2013 and I am writing to thank you for the help you have already given us and to plead with you to keep the program going. If the program is not continued after this year, we will not be able to afford the premiums and will have to hope to find something else less expensive. Of course with less expensive comes less coverage, so we will be back to praying nothing happens to our health. One always prays to stay healthy, but at least with good health coverage one tends not to worry as much.

Insure Montana, we are one of your success stories and I would be willing to bet that there are other small businesses in Montana who after your help were able to have health insurance.

Thank you
Kay Whittle, Owner

Antlers Lodge

311 Main Street East
Cooke City, MT
406-838-2432

www.cookecityantlerslodge.com

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 10:08 AM
To: Sark, Jill
Subject: FW: testimony for Insure MT hearing today

-----Original Message-----

From: gb@georgebumann.com [<mailto:gb@georgebumann.com>]
Sent: Friday, January 25, 2013 9:58 AM
To: InsureMT Conference Room
Subject: testimony for Insure MT hearing today

Thanks so much for allowing me to submit this testimony -I hope there's an opportunity to submit it for the record given that the hearing is today.

thank you and please don't hesitate to call or inquire if there is anything else i can do to help.

To the legislature:

I am resident of Gardiner, Montana, a small business owner, head of a young household and have been a participant in the Insure Montana program for approximately 2 years. I urge you to extend the benefits that we currently have been enjoying as a part of Insure Montana - at least until we know the federal care program will truly benefit us. It is understandable why Gov. Schweitzer removed funding for the program from his budget in the face of the federal Affordable Care Act, however, I am a bit skeptical as to whether the federal program will actually be the benefit that it has been purported to be. With no 'public option' in the Act to spur a greater sense of competition among health care providers, no ability to set prices on pharmaceuticals as well as disallowing any purchase of medications from producers outside of the United States, I'm a bit dubious about whether the program will truly affect the people who are funding it through their tax dollars and need to care more than what appears to be a series of financial windfalls for corporate healthcare providers. It is no secret that the population of Montana is aging and that younger demographics are leaving the state for the promise of opportunities elsewhere. My wife and I, and her three-year-old son are committed to a life here in Montana – we both have Master's degrees in our fields and could easily work elsewhere for higher salaries – we choose Montana, we value the way of life here in Montana and what it will mean for our son as he grows up in this environment. Health insurance is a large portion of our fixed, annual budget. I ask you to help us remain viable and contributing citizens of this state as we confront the challenges of high real estate prices influenced by speculation and tourism, unrelenting energy and food expenses and, of course, continually rising health care costs.

Sincerely yours,
George Bumann

168 Jardine Rd.
Gardiner, Montana 59030
406 223-6859

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 10:07 AM
To: Sark, Jill
Subject: FW: My written testimony

From: Carol [<mailto:Carol@cardinalproperties.net>]
Sent: Friday, January 25, 2013 10:05 AM
To: InsureMT Conference Room
Subject: My written testimony

The Insure Montana program is extremely important to me and the business I work for.

Before this program was offered we had no health insurance offered through work and I had no way to pay for health insurance on my own.

I have a steady full time job plus seasonal part time income and earn a reasonable wage...for the Bitterroot. My annual income is still barely over 50% of median income.

Insure Montana allows my employer to offer quality health insurance. It has been well used. In the first year of being insured I had a heart attack, another employee needed an emergency appendectomy, and another employee was involved in a serious car accident. Without insurance, these instances would have left three of us with insurmountable medical bills.

I currently receive from Insure Montana a \$127 rebate each month on my health insurance payroll deductions. This monthly amount goes directly to paying medical costs: \$40 hospital bill payment, \$87 toward ongoing pharmacy costs.

PLEASE continue to fund this program!

Sincerely,
Carol Young
Cardinal Properties Inc
Cardinal Office Phone: 406-363-4430
Direct Line: 406-369-6122
Fax: 406-363-4432
www.cardinalproperties.net

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601
(406) 444-2040 or 800-332-6148
(406) 444-3435 - fax
InsureMT@mt.gov - E-mail

----- Forwarded message -----

From: **Katie Gibson** <katie_gibson@ieee.org>

Date: Thu, Jan 24, 2013 at 7:13 PM

Subject: Funding for Insure Montana coming up in the legislature

To: franke.wilmer@gmail.com

Hi Frankie,

I'm one of your constituents in south Bozeman. You may remember that I introduced President Obama when he was in town in 2009. My insurance at that time was rescinded, even though I had been accepted and was paying premiums, due to my pre-existing condition (I'm a cancer survivor).

I'm aware that the legislature will be deciding on the future of funding for Insure Montana. I wanted to share with you how important we think the Insure Montana program is to our small business.

My husband, Scott Bischke and I, through our company MountainWorks Software, have benefited for the last 2 years from Insure Montana in multiple ways: (1) it helps our company afford quality low-deductible health insurance, and (2) the lower premiums allow us to remain self-employed despite me having a health history. As self-employed engineers, if we didn't have Insure Montana, our premiums would be much higher and we would likely throw in the towel on the idea of self-employment. Instead, we would be drawn toward working for a large high-tech company (likely outside of Montana), than to run our own small business here in Montana.

Thanks for listening, I hope that my views may help in the upcoming testimony.

Katie Gibson

3940 Graf

Bozeman, MT

[\(406\)223-4443](tel:(406)223-4443)

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Katie Gibson | MountainWorks.com | HighCountryApps.com | [406-223-4443](tel:406-223-4443)

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Katie Gibson | MountainWorks.com | HighCountryApps.com | [406-223-4443](tel:406-223-4443)

Sark, Jill

From: InsureMT Conference Room
Sent: Friday, January 25, 2013 10:40 AM
To: Sark, Jill
Subject: FW: SB-27

From: Sheri and Dan [<mailto:sheridanb@montana.com>]
Sent: Friday, January 25, 2013 10:37 AM
To: InsureMT Conference Room
Subject: Fw: SB-27

For the Commissioner of Securities & Insurance budget hearing:

I am writing to you about the Insure Montana program. We have a small business about 15 miles south of Swan Lake. Sheri's Stained Glass has provided stained glass for gifts, as well as windows for new homes, churches, and existing houses since the early 1980s. For the past couple years we have so appreciated the assistance that we have received from the Insure Montana program. Truthfully it is not a large sum of money, but for a small business, even a small amount helps keep us going. I'm sure that other small businesses feel the same. We know how to stretch our dollars! With changes in the economy, some years are harder than others to have extra money for things like health insurance. We can cross our fingers and hope that nothing serious happens medically. In fact I have a lot of friends and neighbors in that situation that fear that a serious illness or accident could bankrupt them. But thanks to the Insure Montana program, we have the security of having health insurance. Yes, it is a high deductible. But that is enough to help us feel protected in case of a costly medical problem.

The insure Montana program has worked to make the cost of health insurance premiums more affordable for Sheri's Stained Glass. Without Insure Montana I fear that the ever more costly health insurance premiums would be more than we could pay.

I've read that the Insure Montana program is in danger of being eliminated and I am writing to you in hopes that you will do all you can to assist in helping small businesses like ours. Please, small businesses in Montana need your assistance in making health insurance possible with the help of Insure Montana.

**Thank You,
Sheri Burden
Sheri's Stained Glass**

check out my webpage:
www.ssglass.net

Western Neon, Inc.
2012 ½ Fifth Ave. East
Kalispell Montana 59901

January 25, 2013

To Whom It May Concern:

Our family owned business began in 1946. For the first time, in 2006, we were able to offer insurance to our employees. Insure Montana helped us to offer insurance and to continue to offer health insurance through the recession. I believe the program is well run and meets a substantial need for Montana small businesses.

We could not afford health insurance without Insure Montana. My husband started having vision problems in 2010. The vision problems were caused by two large brain tumors that would have killed him without surgery. He would not have gone to the Dr. for his initial vision problems without health insurance. A man that had been employed by our company and covered by health insurance left our employment and lost his coverage. A year later he died of a heart attack. The autopsy showed that he had suffered a heart attack previously to the one that killed him. He did not go to the hospital the first time and took a chance the next time. I believe he would be alive today if he had kept his health insurance.

No one knows what insurance will be offered and how much it will cost when Obama Care begins in 2014. I am in contact with other small business owners every day. We are hopeful, but we are all wondering if Obama Care will be affordable. If not, we will not be able to stay in business. Obama Care could close thousands of businesses through out the state of Montana.

Why not leave Insure Montana in place for a few more years? It would be a safety net in the uncertain years ahead. In my opinion Insure Montana is an excellent use of the tobacco tax funds. I am thankful for this wonderful program.

Sincerely yours,
Rose Therrien
Western Neon, Inc.

Charles Moore Inc
855 Kinsey Rd
Miles City, MT 59301
406-232-0400

January 25, 2013

To Whom It May Concern:

We are writing to you with the concern of loosing funding for the Insure Montana program in January 2014.

Please reconsider cutting the funding from the Insure Montana. Our business has benefitted hugely from the program since it has started. With the funding from the program our employees have been able to afford insurance. We feel that cutting the program may cause our employees to find employment elsewhere, therefore possibly putting us out of business.

We are sure that many other businesses throughout the state have benefited from the program as well, and feel the same about getting rid of the Insure Montana Program. Please feel free to contact us at 406-232-0400 if you have any questions.

Sincerely,

Charles Moore Inc.

Insure Montana Program

This is in response to your email. Please read this at Insure Montana bill, SB-27, hearing on Jan 25 and The Commissioner of Securities & Insurance budget hearing on Jan 29th.

This is my written testimony.

I am reluctant to write this because I'm not sure it will do any good. I would very much like to see Insure Montana stay. My Husband is a self-employed handyman. If we didn't have Insure Montana we would not be able to afford Health Insurance, plain and simple. I'm sure we are not alone.

I'm sure it comes down to numbers and money and balancing. If you take the money from Insure Montana you can do something else. I wish I knew the right words to be able to keep Insure Montana.

It is a great comfort to me, and for my family, to know that we have health insurance. Please keep Insure Montana for Montana families.

Thank you,

Lori Howard
Handy Howie's Handyman Service
Billings, MT
406 254-1769

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 7:48 AM
To: Sark, Jill
Subject: FW: Insure Montana Program

From: Jana Primmer [<mailto:jana@bigforkweb.com>]
Sent: Sunday, January 27, 2013 1:13 PM
To: InsureMT Conference Room
Subject: Insure Montana Program

January 27, 2013
Office of the Commissioner of Securities & Insurance
Montana State Auditor

To Whom it Concerns,

Because I am unable to attend the public hearing on Tuesday of the coming week, I respectfully submit this letter to voice my opinion regarding the Insure Montana Program and my concerns that it could potentially be taken from us.

Without this Program, my child and I would surely not have any insurance whatsoever, much less the quality of health insurance that we are afforded through this plan. I could not begin to afford any plan that gave a reasonable and manageable annual deductible like this one does, nor prescription coverage that has proven to be a Godsend.

Without this insurance plan, my family would surely have been bankrupted by my son's accident that put him in ICU for 4 days: I am sure any mother with a teenage boy can identify with the potential medical hazards that are inherent to youth, and any working parent can relate to the terror of opening a hospital bill following an accident.

With this insurance plan, as a 40 year old woman, I am for the first time in my life having wellness checkups annually. This alone has improved my overall health and wellbeing by leaps and bounds, which is truly what a state funded plan should be about, is it not? This surely creates a healthier Montana through preventative care.

I am certain that if the (very) small business where I work had not learned of this plan and been fortunate enough to participate, the few employees we have here would never have had the opportunity to provide quality medical insurance, and subsequent care, for ourselves and our children. Not one of us carried individual insurance plans prior to being offered this one.

The thought of losing this health care plan through Insure Montana and having to seek or settle for any other health insurance plan means fear, plain and simple. Fear for my paycheck dwindling, fear for ceasing wellness checks, fear for not being able to afford necessary prescriptions, and fear for the unknown.

Please consider that although many will not hear of this impending situation, and many will not know to articulate their need in a letter, many in this state feel the same as I do.

Please help us all keep Montana a healthier place, and Montana workers and small businesses striving for a strong future.

Thank you for your time,
Jana L. Primmer



Jana Primmer

Senior Account Manager

Bigfork Web Development, Inc.

E: jana@bigforkweb.com

P: 406-837-3334

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 7:48 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

-----Original Message-----

From: Patricia Johnson [<mailto:ppatricia@centurytel.net>]
Sent: Sunday, January 27, 2013 12:18 PM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Please read the following at the Insure Montana Legislative hearings:

I writing on behalf of Mountain Valley Foods, Inc. in support of the State of Montana's Insure Montana Program. Our business employs 16 people in Kalispell and we have utilized the Insure Montana program since 2005. I am personally insured through this program and I provide health insurance at a fraction of the cost of traditional insurance programs to our employees. The Insure Montana program relies on the support of the Governor and his state budget. The Insure Montana program encourages me to provide a necessary benefit for my employees and encourages their continued health with the preventative measures that Insure Montana encourages. My business continues to grow and a contributing factor is our ability to encourage our employees to remain employed with us for longer periods of time. The Insure Montana program is a great incentive for my workforce.

Thank you for your consideration.

Patricia Johnson	Mountain Valley Foods
714 Fourth Ave East	25 Commons Way
Kalispell MT 59901	Kalispell MT 59901
406-756-1581 < tel:406-756-1581 >	406-756-1422
< tel:406-756-1422 >	

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 7:48 AM
To: Sark, Jill
Subject: FW: Insure MT

-----Original Message-----

From: alex billmayer [<mailto:alexjb@mtintouch.net>]
Sent: Sunday, January 27, 2013 8:58 AM
To: InsureMT Conference Room
Subject: Insure MT

I am a 30 year old 4th generation rancher in northern MT. My wife and I have four wonderful children, ages 5, 3, and 9 month twins. Opportunities for stay at home moms to earn aren't exactly everywhere around here. We really depend on the Insure Montana program to provide a much needed income. We are a family of 6 making \$30k. Insure Montana provides flexibility in our lives whereas there wouldn't be any. Please keep this program. It is the basis of our livelihood as parents.

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 7:47 AM
To: Sark, Jill
Subject: FW: insure mt funding

-----Original Message-----

From: Sue Resch [<mailto:romanpage26@optimum.net>]
Sent: Saturday, January 26, 2013 12:56 PM
To: InsureMT Conference Room
Subject: insure mt funding

My name is Susan Resch and I am insured with Insure MT. I work at Bridger Veterinary Hospital, Inc. I had a very severe accident last July 1, 2012. I broke my neck and had to be airlifted to Missoula, MT for surgery. If I hadn't been covered by Blue Cross/Blue Shield through Insure MT, I would have lost everything. My medical bills were pushing \$200,000.00. As it was I only had to pay out of pocket about \$20,000.00.

I really cannot afford to buy my insurance privately. My fellow coworkers are in the same situation. I really would like Insure MT to receive the funding they need to help all the employees that are insured and covered by Insure MT.

Susan Resch

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 7:47 AM
To: Sark, Jill
Subject: FW: To be presented at hearings

From: Donna [<mailto:donnamck@usamontana.com>]
Sent: Saturday, January 26, 2013 9:37 AM
To: InsureMT Conference Room
Subject: To be presented at hearings

As the owners of a small health care office in Kalispell we would like to respectfully request that you most definitely continue the insure Montana program. Being able to provide a health insurance benefit is the most important thing these days In hiring qualified capable personnel. People who are educated in the care of patients, whether it be at the hands on or the administrative level have the right to demand more than entry level office opportunities. Without the possibility of providing insurance we would not be able to afford to hire these kinds of professionals. We feel it is very important in the overall care and management of sick people to have professional qualified individuals attending to them. Please do not take away the possibility of providing insurance. Thank you.

Donna and Jim Mckiernan
4062508521

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 7:46 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: Katie Troiano [<mailto:katherine@tornowlaw.com>]
Sent: Friday, January 25, 2013 3:48 PM
To: InsureMT Conference Room
Cc: 'Thomas Tornow'
Subject: RE: Insure Montana Legislative hearings

To Whom it May Concern,

I will be unable to attend the hearing on January 29th, but would like to submit the following written testimony for the hearing:

My name is Katherine Troiano. I moved to the Flathead Valley after finishing college several years ago and one of the main things I was looking for in an employer was that they offered health insurance. Not many small businesses in the valley were able to offer health insurance to their employees. However, I was able to find employment with a small law firm in Whitefish, MT that offered health insurance as a benefit and have worked for the firm ever since. My employer informed me that the reason he was able to afford health insurance was because of the Insure Montana Program. Without the program, he would be unable to provide his staff with health insurance as is the case for many small businesses in our area.

The Insure Montana Program has become increasingly important to me throughout the years. Due to the downturn in construction in the Valley, my husband lost his job. Since then, he has opened a small business that is just getting on its feet and he cannot afford health insurance. Therefore, we rely on my employer and the Insure Montana Program to assist us in affording health insurance. Without the assistance of my employer and the Insure Montana Program, we would not be able to afford health insurance at all. This causes me substantial concern because of the new law soon to be implemented that requires everyone to have health insurance.

Furthermore, we are expecting our first child. Without assistance from my employer and the Insure Montana Program, the joyous arrival of our first child would be clouded by debt. As a small family trying to make it in this big world, my husband and I would be lost without the assistance of the Insure Montana Program. I would like to encourage that the matter of funding for Insure Montana be revisited. Thank you for your time.

If you have any questions, or need my testimony written in a different format please do not hesitate to contact me.

Katherine C. Troiano
Paralegal

THOMAS T. TORNOW, P.C.
309 Wisconsin Avenue
Whitefish, MT 59937
Phone: (406)862-7450
Fax: (406)862-7451
www.tornowlaw.com

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 9:32 AM
To: Sark, Jill
Subject: FW: SB 27
Attachments: Re: SB 27

-----Original Message-----

From: david colbert [<mailto:colbertselectricinc@bresnan.net>]
Sent: Monday, January 28, 2013 8:21 AM
To: InsureMT Conference Room
Subject: Fwd: SB 27

To Whom it May Concern:

We have been in the Insure Montana Program since it started. Being a small business owner of an electrical company, we could not have provided insurance for our employees without this program. We do not want to see this program cut, it has provided health care for our employees, wives and their children. This has been a wonderful program for small business, please find a way to keep the program.

David W. Colbert Jr.
Vice President
Colbert's Electric Inc.
100 Howe St.
Anaconda, MT. 59711
Ph(406)563-7552
Fax (406)563-7728

--- the forwarded message follows ---

Amber and Al Nordahl

From: "Amber and Al Nordahl" <tbarj@mtintouch.net>
To: <InsureMT@mt.gov>
Sent: Monday, January 28, 2013 10:36 AM
Subject: Keep Insure Montana!

Dear Members of the Appropriations Subcommittee:

This e-mail is supporting the Insure Montana program in our state.

My husband and I run our family ranch in northern Stillwater county. We have been participating in Insure MT for 2 years.

Before this, we were paying \$850/month for our health insurance with a \$15,000 deductible and a \$25,000 out of pocket/year. We felt we needed to cover ourselves in case of a catastrophic health issue.

Our T Bar J Ranch just celebrated it's 103rd birthday. We didn't want to jeopardize it's existence with medical bills.

As it is, I just paid off a hospital bill from 4 years ago on our previous insurance. With a \$15,000 deductible you pay most all your medical expenses yourself besides the premium each month.

If you are concerned with helping hard working folks in our state, people running their own business and helping make our selves and state profitable, keeping Insure MT as a health insurance option is an excellent opportunity for us. Health care is getting more expensive and with all the well-being care and check ups this insurance program includes, we can take better care of ourselves. Which is what we want, so we can take care of our business.

Please include Insure Montana in your plans for our state. It has a large impact on the businesses it serves and we ultimately are the ones supporting our state government. A circle of support.

We are in this together, don't forget the small businesses trying to make a profit.

Thank you for your time and consideration.

Sincerely,

Amber L. Nordahl
Molt, Montana

1/28/2013

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 11:16 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: Barbara Piccolo [<mailto:barbpiccolo@hotmail.com>]
Sent: Monday, January 28, 2013 11:14 AM
To: InsureMT Conference Room
Subject: RE: Insure Montana Legislative hearings

I am on a waiting list for the Insure Montana program and would very much like to see it extended since my business can't afford good insurance for my employees and I would so like cover them. Please submit my opinion at your public hearing. Thank you. Barbara Piccolo - owner - Piccolo's Music.

Barb Piccolo 🙄

Piccolo's Music
piccolosmusic.com
1415 11th Ave
Helena, MT
406.443.4709

[Sign up for Piccolo's News & Notes](#), our monthly local live music newsletter. It's free!

From: insuremt@mt.gov
To: barbpiccolo@hotmail.com
Date: Wed, 23 Jan 2013 16:01:14 -0700
Subject: Insure Montana Legislative hearings

The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

The Commissioner of Securities & Insurance (State Auditor's Office) budget hearing will be held on Tuesday, January 29th beginning at 8:00 a.m. in room 350 at the State Capitol. Public testimony will be allowed at 11:00 a.m., but could take place earlier. If you do plan to testify, you should plan to arrive well before 11:00 a.m. The agency's budget will be heard by the General Government Appropriations Subcommittee.

If you would like to submit written testimony for either hearing, you can E-mail, fax or mail it to the Insure Montana program (see below) and it will be presented on your behalf.

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601
(406) 444-2040 or 800-332-6148

(406) 444-3435 - fax
InsureMT@mt.gov - E-mail

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 11:16 AM
To: Sark, Jill
Subject: FW: Keep Insure Montana!

From: Amber and Al Nordahl [<mailto:tbarj@mtintouch.net>]
Sent: Monday, January 28, 2013 10:37 AM
To: InsureMT Conference Room
Subject: Keep Insure Montana!

Dear Members of the Appropriations Subcommittee:

This e-mail is supporting the Insure Montana program in our state.

My husband and I run our family ranch in northern Stillwater county. We have been participating in Insure MT for 2 years.

Before this, we were paying \$850/month for our health insurance with a \$15,000 deductible and a \$25,000 out of pocket/year.

We felt we needed to cover ourselves in case of a catastrophic health issue.

Our T Bar J Ranch just celebrated it's 103rd birthday. We didn't want to jeopardize it's existence with medical bills.

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If you are concerned with helping hard working folks in our state, people running their own business and helping make our selves and state profitable, keeping Insure MT as a health insurance option is an excellent opportunity for us. Health care is getting more expensive and with all the well-being care and check ups this insurance program includes, we can take better care of ourselves. Which is what we want, so we can take care of our business.

Please include Insure Montana in your plans for our state. It has a large impact on the businesses it serves and we ultimately are the ones supporting our state government. A circle of support.

We are in this together, don't forget the small businesses trying to make a profit.

Thank you for your time and consideration.

Sincerely,

Amber L. Nordahl
Molt, Montana

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 11:16 AM
To: Sark, Jill
Subject: FW: Insure Montana Legislative hearings

From: Marsha Collins [<mailto:v5@mt.net>]
Sent: Monday, January 28, 2013 10:49 AM
To: InsureMT Conference Room
Subject: Re: Insure Montana Legislative hearings

Good morning,

I am writing in regards to continued funding for the Insure MT program. We are a small business that would not have health coverage without the Insure MT program. This is a program that provides a lot of bang for the buck and has a track record, unlike the upcoming health care. I believe Insure MT should be continued at least until we know how much the new health care is going to cost & how it will work.

Sincerely,

Marsha Collins, A-1 Towing

----- Original Message -----

From: insuremt@mt.gov
To: v5@mt.net
Sent: Wednesday, January 23, 2013 4:01 PM
Subject: Insure Montana Legislative hearings

The Insure Montana bill, SB-27, hearing will be held on Friday, January 25th at 3:00 p.m. This hearing will be heard by the Senate Public Health, Welfare and Safety Committee in room 317 at the State Capitol. Public testimony will be allowed.

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Insure Montana program (see below) and it will be presented on your behalf.

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601
(406) 444-2040 or 800-332-6148
(406) 444-3435 - fax
InsureMT@mt.gov - E-mail

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.2221 / Virus Database: 2639/5554 - Release Date: 01/24/13

TO THE SENATE PUBLIC HEALTH COMMITTEE:

THE INSURE MONTANA PROGRAM HAS
BEEN A BLESSING FOR MY FAMILY, AND
IM SURE MANY OTHERS. WITH OUT THIS
PROGRAM, MY FAMILY WILL PROBABLY
NOT BE ABLE TO AFFORD HEALTH INSURANCE.
PLEASE CONTINUE TO FUND THIS MUCH
NEEDED BENEFIT.

THANK YOU.

ROBERT & SERRA BAUMAN
20 BOX 365
THREE FORKS, MT 59752

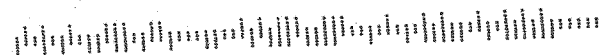
GREAT FALLS MT 594

24 JAN 2013 PM 1 T



INSURE MONTANA PROGRAM
840 HELENA, MT 59601

5960185163



Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 1:01 PM
To: Sark, Jill
Subject: FW: Insure Montana Budget Hearing 1-29-2013

From: wmgarf [<mailto:wmgarf@midrivers.com>]
Sent: Monday, January 28, 2013 12:44 PM
To: InsureMT Conference Room
Subject: Insure Montana Budget Hearing 1-29-2013

On behalf, please submit the following testimony to the Commissioner of Securities and Insurance budget hearing scheduled for January 29, 2013.

Good morning:

We would like to express support to continue funding of the Insure Montana Tax Credit Program. Our small business is a single family business which makes it ineligible for the ACA tax credit program. If the Insure Montana program is not funded, small single family businesses in Montana, will lose a very valuable tool to provide health insurance benefits. All you have to do is look at main street and rural businesses in Montana and you will see a great number of single family businesses who can greatly benefit from the Insure Montana Program while falling through the cracks of the ACA program. We have been extremely grateful to have been able to participate in the Insure Montana Tax Credit Program. Please continue funding the Insure Montana Tax Credit Program.

Respectfully submitted,
Wayne Garfield
President, Garfield Inc.

INKSTONE DESIGN

January 24, 2013

Insure Montana Program
Office of the Commissioner of Securities & Insurance
Montana State Auditor
840 Helena Avenue
Helena, MT 59601

RE: Insure Montana Hearings

Dear Commissioner,

I would like to voice my support and strong advocacy of the Insure Montana Program. I am a small business owner in Missoula Montana and we are members of the insure Montana program. Without this program we would be without health care for ourselves and employees. This program has been a life saver for helping to provide a decent form of health insurance coverage. Without this aid to small business owners, we would need to offer health coverage under the new health care laws, but because of the high costs, this would be at only the bare minimum allowable by law. The current coverage we have would no longer be affordable to us and many other small business owners.

I have had some serious operations all relating to failed hip replacement parts on the part of the manufacturer. Without this program I likely would not have had the option to get the revision work required to repair the damage caused by the faulty parts. In addition I would more than likely have had to close our business and sell all our assets to help pay for the care required.

I want to thank the State of Montana for taking the initiative to 'pool' small businesses in order for them to be able to compete and get viable health insurance policies which have a meaningful and helpful result.

Thank you,

Kathleen Herlihy-Paoli
Inkstone Design

259 West Front Street #5, Missoula, Montana 59802 O-406 542-0270 F-406 542-0256

Sark, Jill

From: InsureMT Conference Room
Sent: Monday, January 28, 2013 1:00 PM
To: Sark, Jill
Subject: FW: Insure Montana Program

From: Emily Callaghan [<mailto:emily@bigforkweb.com>]
Sent: Monday, January 28, 2013 12:39 PM
To: InsureMT Conference Room
Subject: Insure Montana Program

January 28, 2013
Office of the Commissioner of Securities & Insurance
Montana State Auditor

To Whom it may Concern,

Because I am unable to attend the public hearing on Tuesday, January 29th, I respectfully submit this letter to voice my opinion regarding the Insure Montana Program and my concerns that it could potentially be taken from us.

As an employee at Bigfork Web Development I am lucky enough to be a part of the Insure Montana program. Alone, I would not be able to afford health insurance without this program. It has given me a huge relief in knowing I won't go bankrupt if something unfortunate happens with my health.

As a daughter of a breast cancer survivor my yearly exams are very important to me and my future. Since the Insure Montana program has been available to me I have not missed on annual exam or mammogram.

Please save Insure Montana. It is an excellent, affordable program for employees and employers alike.

Thank you for your time,

Emily Callaghan



Emily Callaghan

Social Media / Account Support
Bigfork Web Development, Inc.
E: emily@bigforkweb.com
P: 406-837-3334

Thomas T. Tornow, P.C., *Attorney-at-Law*

309 Wisconsin Avenue
Whitefish, MT 59937
Telephone: (406) 862-7450
Facsimile: (406) 862-7451
tom@tornowlaw.com
www.tornowlaw.com

Katherine C. Ireland
Paralegal
katherine@tornowlaw.com
Sandi L. Bellissimo
Office Manager/Legal Assistant
sandi@tornowlaw.com

January 28, 2013

General Gov't. Appropriations Committee
c/o The Commissioner of Securities & Insurance

Dear Committee Members:

I am writing to ask you to restore funding for the Insure Montana program.

As I am sure you can appreciate, it is very difficult to do business in Montana. The best way to make a million in Montana is to start with two million.

Part of the difficulty is attracting and keeping quality employees. A good employee can make more money in Denver or Seattle by accident than they can make in Montana on purpose.

My experience has been that an important key to recruiting and retaining quality employees is affordable health insurance. One of the first questions I field during a job interview is whether we offer health insurance. Before we were able to offer health insurance, exit interviews showed that health insurance was one of the primary things we could have done to keep our employees.

Insure Montana has made it possible to offer our employees affordable, and quality, health insurance. Employee turnover, which is very expensive, reduced significantly after we joined the program. This has made our business more profitable, which has enabled us to keep and promote our employees and provide additional training and above average wages. My business was recently awarded the 2012 small business Employer of Choice Award from the Montana Job Service Employer's Council, in part because of our making health insurance available through Insure Montana.

My business and my employees count on Insure Montana continuing to be available. One of my employees is pregnant with her first child. Her husband is unemployed. Without Insure Montana, I doubt she will be able to provide her family with health insurance and may very well have to rely on the State's already strained social services programs.

General Gov't. Appropriations Committee

January 28, 2013

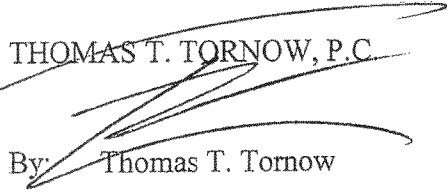
Page 2 of 2

Like a lot of business people, I am not in favor of all government programs, but Insure Montana works! It is a great example of the State government working with private business to better the business environment and its wage earning taxpayers.

Please restore funding for the Insure Montana program.

Sincerely,

THOMAS T. TORNOW, P.C.

By:  Thomas T. Tornow

January 26, 2013

The Honorable Ryan Osmundson
House General Government Appropriations Subcommittee Chair
Montana House of Representatives
P.O. Box 200400
Helena, MT 59620-0400

Dear Chair Osmundson and General Government Appropriations Subcommittee Members:

On Tuesday, January 29, 2013, your committee will hold a hearing on HB-2 which is a general funding bill. The current bill from the governor's office does not include funding for the Insure Montana program. I would like to encourage your committee to support adding funding of the Insure Montana program to HB-2 to support all the small, family owned businesses in Montana.

My husband, Keith, and I and our three teenage girls farm and ranch in Stillwater County north of Columbus. We are 4th generation producers who have worked hard in the last two decades to maintain our family farm. We have struggled to control skyrocketing expenses while maintaining a productive, efficient workforce. Since the Insure Montana program, we have been able to offer health insurance benefits to any full-time employees. In the past, we have had non-family participants, however, today the only full-time employees that we maintain on our payroll are my husband and myself to run a 7,000 acre operation.

The Insure Montana program gives single-family businesses, such as ours, (for which Montana has about 1/3 currently in the program) the ability to provide affordable health care to cover hard-working owners/laborers where many times the spouse is also involved in daily agricultural hands-on activities. I know in our specific situation, without the Insure Montana program, our family would have no health care coverage or a very high deductible program with little or no benefits. In addition, for single-family businesses like ours, the ACA federal credit program would not apply nor would we see any benefit unless we had a federal tax liability.

The bottom-line - without Insure Montana, Montana's family owned farms, ranches and small businesses will suffer. Federal programs will not fill the gap and the cost for lost income and sick families will be felt by the state. I truly hope your committee will include the Insure Montana funding in HB-2 to help support Montana family-owned small businesses.

If you have any questions, please do not hesitate to contact me at 406-667-2242 or schott@itstriangle.com.

Sincerely,

Karen

Karen Schott
Bar Four F Ranch, Inc.
279 Brinkel Rd.
Broadview, MT 59015

Cc: Governor Steve Bullock

SNYDER LAW OFFICE, P.C.

Randall A. Snyder
Attorney at Law

8090 MT Highway 35
P.O. Box 717
Bigfork, MT 59911

(406) 837-4383
E-mail: secretary@rsnyderlaw.us

January 28, 2013

Jill Sark
Insure Montana Program
Office of Commissioner of Securities & Insurance
Helena, MT
Via email only to: jsark@mt.gov

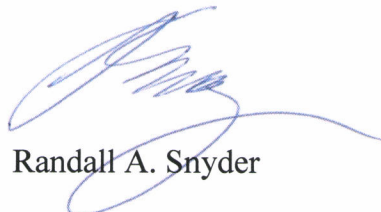
Re: Value of Insure Montana Program

Dear Ms. Sark:

I have practiced under my own firm in Bigfork, Montana since 1984. I have been both insured and uninsured for health insurance. Presently, it is not possible to employ full time individuals without offering a health plan. Even in the small-employer market, I could not compete for staff if I did not have an office health plan. In recent years, such health plans have become unaffordable, forcing me to go to leaner and leaner policies, now which only offer major medical coverage.

Additionally, I was one of the first enrolled members of the Insure Montana program, back when I had a staff exceeding five FTE. Even in those better days, I could not have afforded the insurance or offered it to the staff without the Insure Montana program. The same is true today. The tax credit I receive does not cover the majority of my firm's health insurance premiums. But it helps. Without it, I'm certain I could not offer the health plans at all. That would be a loss to my staff and a loss to me since I would have trouble hiring full time staff. I support the extension of the legislature's funding of this program. It will make a world of difference to myself and other small employers.

Sincerely,

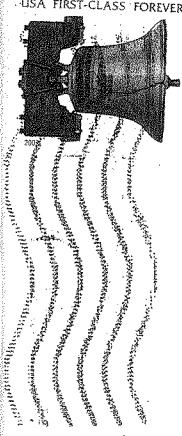


Randall A. Snyder

RAS/mr

ROBERT & SERA BAUMAN
PO BOX 365
THREE FORKS, MT 59752

GREAT FALLS MT 594
24 JAN 2013 PM 1 T



INSURE MONTANA PROGRAM
840 HELENA, MT 59601

5960185183

5960185183

TO THE SENATE PUBLIC HEALTH COMMITTEE:

THE INSURE MONTANA PROGRAM HAS BEEN A BLESSING FOR MY FAMILY, AND I'M SURE MANY OTHERS. WITH OUT THIS PROGRAM, MY FAMILY WILL PROBABLY NOT BE ABLE TO AFFORD HEALTH INSURANCE. PLEASE CONTINUE TO FUND THIS MUCH NEEDED BENEFIT.

THANK YOU.